"All the News That's Fit to Print."

The New York Times.

THE WEATHER
Fair and Mild Today and Wednesday; moderate winds.
Temperature yesterday—Max. 66, min. 50.
For full weather report see Page 22.

VOL. LXXII...No. 23,628. NEW YORK, TUESDAY, OCTOBER 3, 1922. TWO CENTS In Greater New York | THREE CENTS Within 200 Miles | FOUR CENTS Elsewhere

9,500 BANKERS HERE; BEGIN DISCUSSION OF WORLD PROBLEMS

Army of Delegates to Great Convention Take Possession of New York.

MORE WILL ARRIVE TODAY

Hotels, Theatres, Stores and Cabarets Crowded by Financiers and Their Families.

SECTIONS HOLD MEETINGS

Result of Gathering May Have Vital Bearing on International Relations and Prosperity.

The American Bankers' Association began the biggest and most important annual convention in its history at the Hotel Commodore yesterday. About 9,500 delegates and guests had registered at the convention headquarters last night, and new arrivals for the first of the general sessions, which will be held this morning, are expected to swell the attendance to more than 10,000 before the day is over. The vast majority of the delegates are from out of town, there being about 7,000 visiting delegates with their guests. The visitors will remain in New York all week, as the convention will continue until Friday.

New York did its best in the way of hospitality and entertainment for the visitors yesterday and will continue to do so the rest of the week. While the delegates will spend much of their time discussing the weighty problems that confront the bankers of the country, such as the reparations and allied debt problems, they still expect to have a good time in New York. If they continue to enjoy themselves as they did yesterday, they are likely to tell the folks back home, when they return to their own cities in every part of the country, that New York is more cordial than it sometimes receives credit for.

Delegates to the convention were recognized all over town yesterday, with their blue, white and orange "A. B. A." badges on their coat lapels, their eagerness to see all the sights, and their earnestness in attacking the theatres and shops. One met them everywhere during the day—the wives and daughters in the Fifth Avenue shops buying new hats and gowns for many Main Streets, armies of bankers and their families crowding the big motor buses that drove through Central Park and up Fifth Avenue and Riverside Drive, and at night more armies jamming the theatre district and the gay restaurants and cabarets.

Every Hotel Crowded.

Every hotel was crowded, but none so much as the Commodore, where the whole main ballroom floor was covered with bankers all day long. There are many women delegates at the convention, and they seem as much interested in the professional part of it as the men.

Never has there been such a gathering of bankers in one place before. Since the war they have been saying that New York was destined to become the financial centre of the world, rather than London. It certainly is now, in point of numbers at any rate. One even wonders who is taking care of the banks back home while so many bankers are here.

But the more serious minded of the visitors emphasized the fact that this is not only the biggest and most joyous convention of bankers ever held, but also one of the most important. A number of serious problems are facing the financiers of the country and the world, and the discussion of such problems, and the possible action of the convention regarding them, may have a vital bearing on future international relations and the domestic prosperity of the country.

Foremost among such questions is that of "Reparations and International Debts," which Reginald McKenna, former Chancellor of the British Exchequer and now Chairman of the London Joint City and Midland Bank, will make the subject of a formal address to the convention tomorrow. Thomas W. Lamont of J. P. Morgan & Co., whose opinions on the same question are bound to have much weight in the present and future discussions of the problem, will deliver the opening address at today's session, taking as his subject, "The American Banker's Responsibility Today."

Hope to Shape Public Opinion.

With such speakers and such topics, it is generally believed that the most lasting public influence of the convention will be that of helping to shape public opinion on the question as to whether the United States should cancel the Allied debt. At present, American bankers are said to be about evenly divided on this issue. It is emphasized that the convention is not trying to persuade the delegates one way or the other, but to open the door for intelligent discussion of the best way to solve a most important international problem.

Other questions of much importance from the domestic viewpoint are also to be discussed. Dr. George E. Vincent, former President of the University of Minnesota ad now head of the Rockefeller Foundation, will speak on "Public Health Assets" this morning. On Thursday morning Governor Henry J. Allen of Kansas will tell the delegates his views on "The Responsibility of Government for Industrial Justice," and Herbert Hoover will discuss a subject which has not yet been announced.

Yesterday four prominent speakers were heard by sections of the associa-

Continued on Page Six.

Cranberry Sauce is a most appetizing relish with beef in any form. Make it with EATMOR CRANBERRIES.—Advt.

Women Pay for Low Necks In Higher Insurance Rates

GENEVA, Oct. 2 (Associated Press).—Low necks, short sleeves, short skirts and high heels in feminine apparel have increased woman as an insurance risk.

Several Swiss insurance companies which insure against sickness have announced that their premiums are now raised 15 per cent. for women because of their curtailed garb.

DRY NAVY'S SHOTS FAIL TO STOP SHIP

Suspected Rum-Running Steamship Defies Hail From Chaser and Disappears in the Fog.

10 ROUNDS FIRED AT VESSEL

Yacht Seized at Bayonne, N. J. —Two Stills Taken in Farm Raid—Five Seamen Freed.

The Federal prohibition navy again has been defied by an alleged rum-running vessel, but this time fog helped the suspected ship. The chaser Newberry failed to stop a two-funneled steamship in the Narrows early yesterday morning, although ten shots were fired from the chaser's one-pounder. The vessel, supposed to be carrying contraband liquors, continued on toward the Battery and was soon lost in the fog. The Government boat could not develop sufficient speed to overtake the steamship.

This is the second time in two weeks that the dry navy has been defied. The Onward, a yacht formerly owned by Henry Ford, now sailing under the British flag, refused to permit customs men to board her ten or twelve miles from shore, the captain claiming that the vessel was beyond the twelve-mile limit. He held his right hand menacingly in his hip pocket when he told the customs men they would come aboard at their own peril. They decided they wouldn't try it.

Captain Thomas Evarts, in command of the Newberry, reported to Zone Chief John D. Appleby at prohibition headquarters that while cruising through the Narrows he observed an unidentified two-funneled steamship. The vessel was headed into this port. He hailed the vessel and said he wanted to inspect her cargo. The unidentified steamer increased her speed as an answer. A shot then boomed across the bow of the steamer, but, he said, the vessel paid no heed and the firing was continued until ten shots had been fired. He said the Newberry followed on through the Narrows and into the harbor, but owing to the heavy fog finally lost trace of the vessel.

The chaser last night cruised around all the docks and piers, but failed to find the steamer. Agents were assigned by Chief Appleby to search the docks, piers and inlets in the hope of getting some trace of the defiant craft.

The yacht Alycon was seized in Bayonne, N. J., yesterday by Federal prohibition authorities, Chief Appleby said. The craft belongs to Lee Coder of 165 Park Avenue, East Orange, and is alleged to have had on board 103 cases of Scotch and Irish whisky. The yacht was boarded and searched early Sunday morning by Chief of Police Cornelius J. O'Neill of Bayonne. He detained her and turned the case over to the Federal authorities. A touring car and a motor truck found about two blocks away, were seized by the police.

Seven agents, who had been sent by Chief Appleby on Saturday afternoon to raid a farmhouse near Crawford, in Ulster County, reported the seizure of two stills, besides twenty-five gallons of kummel, thirty gallons of applejack and 150 gallons of fruit mash in process of fermentation. Ernest Haag, said to be the owner, received a summons to appear before Commissioner Hitchcock in this city.

In a raid last night at 365 Warren Street, Brooklyn, the police seized more than $6,000 worth of liquors and arrested James Canfione. Another police raid was at 2,258 Seventh Avenue, where Louis Weigel was arrested.

Five seamen arrested on Sept. 12, when the police seized a yacht and $70,000 worth of liquor in the East River, were discharged yesterday by Magistrate William A. Sweetser in Morrisania Court. The men said they had been engaged merely as seamen and did not know the yacht contained liquor.

There will be another hearing Friday in the action instituted by the Government for the closing of the restaurant at Fifty-eighth Street and Eighth Avenue, formerly known as Reisenweber's, but now operating under the name of Pandle Roof. Max D. Steuer, leading counsel for the defendants, made a motion before Judge Martin T. Manton that the defense be allowed to submit additional evidence. The motion was not opposed by Government attorneys and was granted.

SMITH SEES VICTORY; TOM FOLEY MAKES PEACE WITH HEARST

Crowd Hails Ex-Governor and Cheers Announcement of End of Long Feud.

GLAD TO BEGIN CAMPAIGN

Nominee Declares Party United and Welcomes Another Fight With Miller.

SPEAKS TO "HOME FOLKS"

Friends Jam Downtown Tammany Club to Greet Him—Copeland Accepts Nomination.

At the Downtown Tammany Club, 59 Madison Street, within a stone's throw of his Oliver Street house, Alfred E. Smith last night opened his campaign as a candidate for Governor on the Democratic ticket. As many of his intimate friends and neighbors who could jam themselves into the narrow hall turned out to give their "Al" a splendid welcome. Their shouts of joy and applause made it difficult for him to be heard.

Mr. Smith has not yet been officially notified of his nomination for Governor; that ceremony will be held Thursday night at the National Democratic Club, but he said he just couldn't keep his neighbors in ignorance any longer of the good news that had befallen him at Syracuse. He said he felt it was most appropriate that he begin his campaign in his own Assembly district where, for one place at least, he was sure of a hearty and enthusiastic welcome.

Before Mr. Smith told his old cronies what he was going to do to Governor Miller, his closest friend and tutor in the old days, "Big Tom" Foley, leader of the district and for many years an adviser of Tammany Leader Charles F. Murphy, surprised the audience by saying that he had buried the hatchet in his long-time feud with William R. Hearst, and now had no political enemies left.

Surprise to Foley's Followers.

The announcement came as a complete surprise to the Foley followers of the First District, for his opposition to Hearst was considered as being one of the reasons why Mr. Smith held out against Hearst's name going on the State ticket.

Several years ago "Big Tom" Foley and Hearst had a falling out over the activities of Eugene Driscoll, who in his opposition to Foley started the Home Rule Democratic Club. The fight grew more bitter with the years, and it was considered a foregone conclusion that if Murphy accepted Hearst as a candidate this year Foley would resign from the organization. Mr. Foley did not go into particulars over the ending of his feud with Hearst; in fact, he didn't mention any names, but none of his hearers had any doubt as to who or what he meant.

Even before Mr. Smith had spoken, Mr. Foley told how he was no longer an enemy of Mr. Hearst.

"We all have had enemies in our lives," said Mr. Foley, without a quaver in his voice. "I have had mine, but after what happened on Saturday last all of my feelings against any one have been wiped off the slate. Anything that I have done to injure any one in the past I will make amends for in the future. I am glad some Democrats have come out in the manner in which they have. You know who I mean, and there is no use of me mentioning any names."

The audience received the news in silence for a minute, and then as it came to their understanding just who Mr. Foley had in mind there was a yell of approval. Mr. Foley smiled and went on to extol his political protégé and tell what a fine Governor he will make if elected. The district leader's reference to last Saturday was taken to mean the statement of Mr. Hearst that he would support the State Democratic ticket.

Sees a United Party.

Commissioner of Licenses John J. Gilchrist called the meeting to order, and turned the Chairmanship over to Frank J. Farrell. He introduced the Gubernatorial candidate, and Mr. Smith expressed extreme gratification that he had a united Democracy behind him. He said he welcomed the opportunity to cross swords with Governor Miller in order to vindicate his defeat in 1920, when he lost by a small majority, despite the nation-wide Republican landslide of that election.

"I am much gratified to know that all the elements of the Democratic Party

Continued on Page Four.

Curio Collector Poisoned By Ring of Borgia Period

ZURICH, Switzerland, Oct. 2 (Associated Press).—What is thought to be the poison of the fifteenth century Borgias has been transmitted to a curio collector here with serious effect. The collector recently bought a ring in Turin, Italy, made in the form of a serpent and guaranteed to be of the Borgia period. The buyer wore the ring and, returning here, found that his ring finger and forearm had swollen. A doctor was called and declared that poisoning had set in and was due to the ring.

Investigation found that there was a small hole under the serpent's head, and from this the poison was emitted, but time had weakened its strength.

WIDOW OF RECTOR HAD CLOTHING DYED

Ulster and Scarf for Her Mourning Wardrobe, Her Attorney Explains.

NO ARREST IS IN SIGHT

Charlotte Mills Retains Counsel —Court May Give Order Today to Permit Hall Autopsy.

The investigation of the Hall-Mills murder was stimulated yesterday when detectives under Prosecutor Stricker of Middlesex County learned, from a woman, it was said, that on Sept. 20, four days after the bodies of the Rev. Edward Wheeler Hall and Mrs. Eleanor Reinhardt Mills, his choir leader, were found on an abandoned farm a mile and a half from their homes in New Brunswick, N. J., Mrs. Frances N. Hall, widow of the rector, sent a bundle of clothes to a dyeing establishment in Philadelphia.

Detective Charles Collins was sent at once to Philadelphia, and accompanied by Detective Sheller of that city, visited Bornot's cleaning and dyeing establishment at Walnut and Twelfth Streets.

Lieutenant Belshaw, head of the Philadelphia Murder Squad, said that a young woman clerk at the dyer's establishment told Detectives Sheller and Collins that a bundle had been received from Mrs. Hall on Sept. 20 and that the clothing had been returned to Mrs. Hall at her home in New Brunswick four days later.

"The young woman told the detectives that there were no stains on the garments," Lieutenant Belshaw said. "She explained that the clothing was sent to the place not to be cleaned but to be dyed."

To Be Dyed Black, Lawyer Says.

Timothy N. Pfeiffer, former Assistant District Attorney, who was retained several days ago by Mrs. Hall, said last night at the Hall home that on Sept. 20 Mrs. Hall had asked Mrs. William G. Bearmen, a relative, of New Brunswick, to send a package containing her brown ulster and a scarf to Bornot's to be dyed black so that they could be made part of her mourning wardrobe.

Prosecutor Beekman of Somerset County yesterday questioned Louise Geist, a maid in the Hall home; Mrs. Addison Clarke of 134 Redmond Street, a choir singer at the Church of St. John the Evangelist, of which Mr. Hall was rector, and another woman, whose identity was not revealed. Mrs. Clarke was Mrs. Mills's closest friend, and with Mrs. Mills accompanied the rector and Mrs. Hall on an automobile trip to Lake Hopatcong on Sept. 13, the day before the clergyman and Mrs. Mills disappeared. Shortly before her appearance in Prosecutor Stricker's office a detective was sent to the Senior High School for Charlotte Mills, the daughter of the slain woman.

Girl Wants Ellis Parker.

Her visit to the Prosecutor's office was brief and the detective took her back to the school in an automobile. Later she said:

"They sent for me merely to ask me why I had complained to Governor Edwards about the manner in which the investigation into the killing of my mother was being handled. They asked me if I did not believe they were doing all that could be done in the matter, and I told them that I did not believe they were. I said I want the murderer of my mother arrested, and I went to Governor Edwards to ask him to assign Detective Ellis Parker of Burlington County to run him down.

"I also told them that I was told at the Governor's office that it would be impossible to assign Detective Parker to investigate the murder because he was in another county. Then I told the men at Prosecutor Stricker's office that I did not propose to permit them to annoy me any longer by sending for me to ask me silly questions and that I had retained a woman lawyer, Florence M. North, to protect me."

She said that she understood that her attorney was in some manner connected with the investigation of the murder of Ruth Cruger several years ago.

Rector's Clothing Examined.

Sergeant Lamb, Corporal Spearman and Trooper Dickman of the New Jersey State Constabulary examined the clothing worn by the rector at the time the bodies were found, and afterward went to the old Phillips farm to search for the pistol and knife with which the murders were committed.

As Prosecutor Beekman was leaving Mr. Stricker's office he was asked if search had been made of two wells on the farm for the pistol and knife.

"No," he replied, "but, by gum, that's a crackerjack idea. I never thought of that before."

The prosecutor engaged John Hart, a

Continued on Page Two.

When you think of writing think of Whiting.
Whiting Paper Company.—Advt.

$1,438,677,207 RISE IN TAX ASSESSMENTS; NOW $11,262,171,927

Realty Tentatively Listed at $10,466,121,527 and Personalty at $796,050,400.

29,359 NEW BUILDINGS

Greatest Advance Is in Grand Central Zone, Which Is Put at $28,537,450.

J.D. ROCKEFELLER $2,000,000

Mrs. Caruso Is Assessed $1,000,000 —$30,000,000 on Equitable Building.

Real estate in New York City and the taxable personal property of its residents are valued at $11,262,171,927 on the city assessment rolls for 1923, made public yesterday. This is a tentative figure, subject to reductions and some possible increases. It exceeds the final assessment of last year by $1,438,677,207.

The Board of Taxes and Assessments this year increased both real and personal assessments. The total tentative assessment of real estate for 1923 is $10,466,121,527, a net increase of $6,626,807 over the final figure last year. The total assessment on personal property is $796,050,400, an increase of $128,560,450.

During the last year 29,359 new buildings, valued at $360,827,015, have been erected. It is estimated that more than half of these are used for dwelling purposes and that their owners will seek tax exemption under the law enacted last year. Henry M. Goldfogle, President of the Board of Taxes and Assessments, estimated that the total of these exemptions would be about $183,000,000. He added that under an opinion of the Corporation Counsel, the owners of these buildings would be exempted from city taxes only and would have to pay the direct State tax.

Rockefeller Heads List.

Comparatively few owners of real estate and persons who have been assessed on personal property appeared at the tax office today to examine the lists. This was attributed partly to the fact that there was a Jewish holiday in progress and it was assumed that many persons affected had delayed their examination of the lists until later.

John D. Rockefeller again headed the personal assessment lists, his taxable personal property being valued at $2,000,000, while his son, John D. Rockefeller Jr., is assessed at $500,000.

Mrs. Dorothy P. B. Caruso, widow of Enrico Caruso, the famous tenor, joined the $1,000,000 class. Mrs. Caruso was the principal legatee of her husband's estate, which has been estimated to be worth between $4,000,000 and $5,000,000. With the death of her husband she is considered a resident of New York City and therefore taxable upon her personal property here.

Others assessed for $1,000,000 personal property are Emily E. Hepburn, James H. Hill, Marguerite S. Hill and J. Pierpont Morgan. Margaret D. Tiers is assessed for $750,000.

Those in the $500,000 class are August Belmont, August Belmont Jr., Eleanor Belmont, Edith N. Bailey, Frederick T. Davison, Henry P. Davison Jr., Kate T. Davison, Cornelia S. Hepburn, Herman D. Kountze, Anne Morgan, Thomas F. Ryan and Cornelius and Rachel L. Vanderbilt.

Nine members of the Vanderbilt family appear on the rolls for assessments of $100,000 or more. Besides the two assessed for $500,000 each they are Cornelius Vanderbilt Jr., $100,000; Fred W. Vanderbilt, $100,000; Anna H. Vanderbilt, $200,000; Harold S. Vanderbilt, $100,000; Louise A. Vanderbilt, $100,000; William K. Vanderbilt, $100,000, and William K. Vanderbilt Jr., $100,000.

$30,000,000 on Building.

The largest single assessment on real estate is $30,000,000 on the Equitable Building, followed by $13,250,000 on the Metropolitan Life Building, and $12,500,000 each on the Woolworth Building and the American Telephone and Telegraph Company Building.

The Plaza, at $11,500,000, is the most highly assessed hotel. Loew's, assessed at $4,200,000, led the theatres. No. 300 Park Avenue, valued at $4,975,000, is the most highly assessed apartment house. B. Altman Company, at $13,800,000, led the department stores, and the University Club, at $3,500,000, led the clubs.

One of the largest increases in real estate assessments is in the so-called Grand Central zone of Manhattan, bounded by Fortieth and Seventy-ninth Streets, Fifth Avenue and the East River. The increase in this district over last year is $28,537,450.

In an analysis of the assessment figures, Mr. Goldfogle said that the city's receipts from the State income and corporation taxes would be millions of dollars less than last year. Mr. Goldfogle said:

"In so far as personal property is concerned, the city has been deprived through legislation at Albany of authority to tax much of the personality which receives protection through the varied agencies of municipal government. The city, however, receives a proportionate share of the State income and corporation tax, which last year netted the city $20,520,367.17. For the first six months of this year ended July 1 the city received as its share of such income and corporation tax only $14,818,588.36. What the city will receive for the last six months of this year is problematical, but, basing our estimates on previous experience, it will be very small. Thus the receipts this year from State income and corporation tax will be millions of

Continued on Page Three.

BELL-ANS FOR INDIGESTION. BUY the large size and save money.—Advt.

ALLIES FIND TURKS' TERMS UNACCEPTABLE; MAY MODIFY THEM AT CONFERENCE TODAY; HUGHES USING INFLUENCE FOR PEACE

Kemal Pasha Demands Guarantees in Thrace As Price of Keeping Troops Quiet for Parleys

CONSTANTINOPLE, Oct. 2 (Associated Press).—It is learned that Henry Franklin-Bouillon, the French special envoy, has secured Kemal Pasha's pledge to suspend military movements during the armistice conference, provided the Allies accept the following conditions:

1. Formal guarantees concerning the evacuation of Thrace.
2. The establishment of allied garrisons in the larger towns of Thrace.
3. The occupation of Thrace by Turkish Nationalist gendarmerie.
4. The transfer of the civil administration of Thrace to Kemalist functionaries.
5. The evacuation of Thrace within eight days by the Greek Army.
6. The occupation of the western line of the Maritza River by allied troops.

FINDS ALL EUROPE 'CUSSIN' AMERICA

But Senator Caraway Is More Convinced Than Ever We Should Join League.

FRANCE A "SPOILED CHILD"

And President Poincare Reminds Him of a Puffed-Up Village Undertaker.

Special to The New York Times.

WASHINGTON, Oct. 2.—Returning from a tour of several weeks on the continent of Europe, in the course of which he visited France, Germany, Austria, Switzerland, Czechoslovakia, Serbia, Jugoslavia and Italy, Senator Caraway of Arkansas, who was back in his office today, gave to THE NEW YORK TIMES correspondent what he said were his "exact and unvarnished" views of the European situation.

He said that the politicians of Europe were engaged in a propaganda, the policy of which was to blame everything that went wrong on America. The Europeans hated one another, but when it came to hating the United States "they forget all local animosities and join in one grand chorus.

France, declared Senator Caraway, had become the "spoiled child" of Europe. She enjoyed too much "petting and acclaiming" as the "savior of civilization," and had apparently definitely arrived at the conclusion that so far as the rest of the world was concerned all her debts, past, present and future, had been canceled. Poincaré, whom he met and talked with several times, he described as a "sort of village undertaker," who gets much more consideration in the United States than is his lot in Europe.

"Poincaré," said the Arkansan, "looks like Senator Ladd of North Dakota and reminds you of the undertaker in the little town who puts up and dresses up when the time comes to bury the village's leading citizen."

Senator Ladd, to whom the French Premier was compared physically, is, so far as height is concerned, the shortest man in the Senate. He has a little gray goatee and creates an impression of "snappiness" as he darts in and about the Senate.

Republicans for League.

Senator Caraway, along with his colleagues, Senators Spencer of Missouri, McKinley of Illinois, Ladd of North Dakota and Harris of Georgia, called on the League of Nations when in Switzerland. The first three are Republicans, and, with the two Democrats, comprise the American Senatorial delegation to the Inter-Parliamentary Congress which was recently in session in Vienna. The League of Nations, said Mr. Caraway, favorably impressed all of the Senators. McKinley, he added, was inclined to wax eloquent about it, and "that," he added, "is out of the ordinary for an old standpatter like McKinley."

"As a matter of fact," said Senator Caraway, "we had a hard time keeping the Republicans from joining the League right then and there."

But here is Senator Caraway's own story in the order of narration:

"I saw a lot of things over there and I made note of most of them. The situation is bad and something has to be done to stabilize industry or else, in my opinion the day will come when we will have to go back either with our statesmen or else with our soldiers and sailors.

"And first of all, I will say that what impressed me most was the propaganda that is being directed against the United States by the politicians of Europe. No matter what goes wrong they blame it all on us, and I do not think I exaggerate when I say the most popular pastime in Europe so far as her politicians are concerned is what I may describe as 'cussin' the United States of America.'

"Now I think it is time for the United States to do some plain talking to Europe and give the politicians over there to understand that we are getting a little tired of this propaganda which has been so persistent that the people in Europe are beginning to believe everything their politicians say about us is true. Our Government should inform these European countries that as a matter of friendship and justice these misrepresentations directed

Continued on Page Two.

HUGHES URGED PEACE, WARNED ON CRUELTY

Reply to Bishop Cannon Shows Representations Made to the Kemalists.

IS AVOIDING ACTS OF WAR

American Interests Protected, but Intervention Held Contrary to Public Wish.

Special to The New York Times.

WASHINGTON, Oct. 2.—The attitude of the American Government toward the situation in the Near East was announced tonight by Secretary of State Hughes, in an official cablegram to Dr. James Cannon Jr. of Blackstone, Va., Bishop of the Methodist Episcopal Church South, who has been making a first-hand investigation of the Near East situation.

In a nutshell, the American policy embraces the protection of American interests and the exertion of the influence of the Government in the interest of humanity and an immediate peaceful settlement. Beyond the protection of American interests, the use of the navy or the dispatch of American troops to the Near East, in connection with other matters, would, in the opinion of President Harding and Secretary Hughes, merely serve to relate this country to one of the most difficult and dangerous of European entanglements.

The cablegram sent by Secretary Hughes was in reply to a communication received at the State Department today from Bishop Cannon demanding that America act on the Near East problem, and declaring that prompt and definite American demands, "supported if necessary by American naval units," would probably have prevented and "certainly greatly minimized" the Smyrna fires and massacres. Bishop Cannon expressed his opinion that "Almighty God will hold" the American Government responsible for "inaction" while thousands were being murdered and deported and for failure to protect them against the Kemalists.

It is not believed by Administration officials that either the American public or Congress would sanction the use of armed force of the United States in any effort to force a peaceful settlement, or for the protection of Christian minorities embracing peoples who are not Americans.

Text of Hughes Letter.

Secretary Hughes's reply reads:

"Bishop James Cannon,
"Care of American Embassy,
"Paris, France:

"Your telegram of Sept. 30 reached me this morning. In the present situation which has resulted from the clash of arms, the defeat of the Greek forces, the incidents of the retreat and the reprisals effected, not only have we done all that is possible for relief and in aid of the refugees but we have exerted in an appropriate manner our influence against all acts of cruelty and oppression.

"On Sept. 8, before the burning of Smyrna, the American High Commissioner at Constantinople voiced this country's feeling in earnestly impressing upon the Turkish Nationalist authorities the importance of taking the most energetic steps to insure the population of the occupied territories against reprisal. Instructions have been sent to continue and urge these representations and to emphasize the importance of immediate peaceful settlement of the interest of humanity.

"I have stated this Government's unequivocal approval of the allied proposals to insure effectively the protection of the Christian minorities and the freedom of the Straits. American officials have intervened to secure the prolongation of the time limit for the evacuation of the refugees from Smyrna, and thousands have been evacuated as a result of American initiative.

"You will also recall that in June last we agreed to join in an inquiry which we hoped would place responsibility and prevent the recurrence of atrocities.

"Keenly alive to every humanitarian interest involved, this Government has not failed in any way to make the sentiment of the American people understood and to take every appropriate action. It is hardly necessary to add that we have taken proper measures for the protection of American interests.

"As you are probably aware, the

Continued on Page Two.

ARMISTICE PARLEY TODAY

Mudania Conference Is Confined to Discussion of Military Conditions.

THRACE A CARDINAL ISSUE

Other Principal Topic Is Demarcation of New Neutral Zone Along Dardanelles.

CALL TURKS' STAND UNFAIR

Allies Say, With Military Concessions Effective Now, Angora Could Defy Conference Findings.

CONSTANTINOPLE, Oct. 2 (Associated Press).—The Kemalist proposals which will be laid formally before the Mudania conference tomorrow are "discussable, but not acceptable." This was the decision of the Extraordinary Council, which met at the British Embassy this afternoon. It included the Allied High Commissioners, Ambassadors, Generals and Admirals.

Henry Franklin-Bouillon, the French envoy, through whose efforts with Kemal Pasha the conference was made possible, expressed his confident belief to The Associated Press correspondent this evening that an agreement would be reached tomorrow at Mudania.

"Kemal will make an even greater effort for peace than he has made for war," he said.

Two of the most important questions to be discussed at the conference will be the demarcation of a new neutral zone on the Asiatic shores of the Dardanelles and at Ismid, proposed by the British, and the evacuation of Thrace.

Allies Think Kemal's Proposals Unfair.

The Allies hold that Kemal's demands as outlined by M. Franklin-Bouillon are of such a nature that the Angora Assembly would thereafter be in a position to reject the allied note. Kemal Pasha insists on the settlement of all military questions before he replies to the allied proposals. He and four of the Ministers at Smyrna accepted the allied note in principle, but the attitude of the Angora Assembly is not known.

The Allies feel that Kemal's demands could have been made with better grace if the allied note had been fully endorsed by his Government. Kemal's armistice terms make no reference to a neutral zone or neutrality of the Straits, but the opinion of the Allied Council was that the most important question to be discussed tomorrow would be the establishment of a provisional neutral line at Chanak, as suggested by General Harington's latest note to the Turkish Nationalist leader.

It must be remembered that the Mudania conference is military, not political, but the evacuation of Thrace is largely under the latter category and is hardly considered a matter to be decided upon by the allied Generals alone.

It was decided this evening that the armistice conference must take place ashore at Mudania, instead of on one of the allied ships. This decision was reached principally because the Allies were unable to agree even on such a minor question as to which should have the honor of acting as host of the conference. Each apparently feared that the holding of the conference aboard one of the other's ships would give that nation a distinct advantage in the session and in the report of that session which would reach the outside world.

Hamid Bey Going to Conference.

Hamid Bey, representing the Angora Government, accompanied by M. Franklin-Bouillon, will leave here tomorrow morning for Mudania on the cruiser Metz. General Mombelli, who will represent Italy at the conference, will proceed on the Victor Emmanuel; General Charpy, for France, on the Jean Liart, and General Harington on the Iron Duke.

The conference will begin at 1 o'clock tomorrow afternoon. The British naval authorities have ordered the cessation of all marine traffic in the neighborhood of Mudania, and newspaper correspondents are to be excluded from the meetings. Daily communiques will be issued on the results of the conference and transmitted by wireless to Constantinople.

The allied Generals announced today that newspaper men, including those representing American journals, would not be permitted to go to Mudania for the armistice conference. The Inter-allied passport control has been instructed to refuse visas. The announcement has caused indignant protests from the American correspondents, who have appealed to Admiral Mark L. Bristol to intercede.

No objection was raised against the presence of Turkish correspondents at Mudania, because the town is within Turkish territory.

M. Franklin-Bouillon, who arrived here yesterday from Smyrna, had an interview this afternoon with General Harington, and also meetings last evening and today with the Allied High Commissioners, to all of whom he gave an account of his negotiations with Kemal Pasha.

General Harington's conference to meet Ismet Pasha, instead of Mustapha Kemal, is causing much comment, there is a great difference in the ranks, General Maglinzo

Richard Derby Jr., Aged 8, Dies Suddenly; Was Theodore Roosevelt's First Grandson

Richard Derby Jr., the eight-year-old son of Dr. Richard Derby of Oyster Bay, and a great favorite of his grandfather, the late Theodore Roosevelt, died suddenly early yesterday afternoon in St. Luke's Hospital of blood poisoning following the infection of a gland in his chest. His mother and father were present at the bedside when he died. Funeral services will be held at 11 o'clock tomorrow morning at Christ Church, Oyster Bay. Interment will be in Young's Memorial Cemetery, where Colonel Roosevelt is buried.

The boy had been in good health until a fortnight ago, and his condition did not become alarming until Thursday. On Sunday Dr. Herbert Wilcox of 39 East Seventy-fifth Street went to Oyster Bay, and with Dr. and Mrs. Derby brought the boy in an automobile to St. Luke's. It was thought that some emergency might arise that could be better met with the facilities afforded by a large city hospital. Dr. Wilcox said last night that although little Richard had never been a robust child, his health had been better during the last few months than ever before. His fatal illness arose quite independently of any previous ailment.

Mrs. Derby, before her marriage Ethel Roosevelt, the Colonel's youngest daughter, married Dr. Derby on April 4, 1913. Her boy was born March 7, 1914, the first grandson of the former President. During the war his mother lived with her father at Sagamore Hill, and the Colonel and his grandson were often seen together. The Derbys have a second child, a daughter, born June 17, 1917.

4 Cruises Round-the-World. $ to $2. Resolute and Belgenland, Jan. 9 and 16, '23. Ask for booklet. Raymond & Whitcomb Co., 225 5th Av. Tel. Madison Square 6870.—Advt.

GREATEST GIRL SHOW ON EARTH! "The Passing Show of 1922" at the Winter Garden. Popular Matinee Today.—Advt.

mander-in-Chief of the allied forces, while Ismet is only second in command of the Nationalist Army.

To The Associated Press correspondent who boarded the French warship Mets, on which M. Franklin-Bouillon returned, seeking a statement, the French envoy asked to be excused, saying he would present a full report of the result of his conversations at Smyrna to the Allied Governments. He expressed confidence, however, in the final outcome of the negotiations.

Later he conferred for several hours with General Pelle, French High Commissioner in Constantinople, and is understood to have told him that only the most extraordinary efforts on his part prevented Kemal from acting rashly. He made it clear to the Nationalist leader that if war were renewed in the Near East it might spread to the whole of Europe and that the responsibility would rest entirely with Kemal.

British general headquarters here today issued a denial of a report originating in England that General Harington would demand the evacuation of the shores of the Dardanelles by the Turkish troops within twenty-four hours. That question, it was stated, would be discussed at Mudania.

The presence of small detachments of Turkish infantry in the neutral zone near Chanak this morning is reported.

A band of 800 Turkish irregulars crossed the border of Thrace at Sinekli, to the northwest of Silivri (forty miles west of Constantinople), and attacked the Greek outposts. These were being forced to withdraw when reinforcements arrived, and the Turks were thrown back across the boundary.

All men between the ages of 30 and 60 in that part of Thrace which is under the jurisdiction of the Constantinople Government are being recruited for the Turkish Army.

LONDON, Oct. 2 (Associated Press).—The Turks have evacuated Karabigha and retired from the neutral zone at this point, says a dispatch to The London Times today from Constantinople. On the other hand, the dispatch says, Turkish infantry have appeared within the neutral zone at Bergas, eighteen miles northeast of Chanak, and at Kusukeui, twelve miles south.

MALTA, Oct. 2.—The first British destroyer flotilla and a number of L-Class submarines, with the submarine depot ship Lucia, are leaving here for Constantinople today.

DESTROYER FLOTILLA SAILS.

U. S. Ships for Near East Duty Expected to Reach Gibraltar in 10 Days

NORFOLK, Va., Oct. 2.—The twelve American destroyers ordered to the Near East "to protect American interests" started today on their voyage to the Mediterranean.

The flotilla, which is under command of Captain C. M. Tozer, consisted of the Hopkins (flagship), Hatfield, Gilmer, Fox, Kane, McFarland, Overton, Sturtevant, King, Bainbridge, Galt and Barry. The twelve destroyers were assigned to three divisions, Nos. 40, 41 and 42.

Unless the vessels are ordered elsewhere by radio, their first stop will be at Gibraltar. At a speed of about 15 knots, the voyage across the Atlantic is expected to consume about ten days.

The supply ship Bridge, which is to act as tender for the flotilla, is loading supplies at the Hampton Roads base and is expected to be ready for sea tomorrow or Wednesday. The Bridge will probably catch up with the smaller vessels at Gibraltar.

PHILADELPHIA, Oct. 2.—The United States cruiser Pittsburgh is ready to sail for the Near East, where she will relieve the U. S. S. Utah. Aboard the vessel are about 850 sailors and marines and supplies for six months.

The cruiser, which has been lying at the Philadelphia Navy Yard several months, will proceed to Gibraltar, where she has been ordered to report to Vice Admiral A. P. Long, Commander-in-Chief of the European Station. She will be used as a flagship, and the Utah will be sent back to America.

FRANCE IS ASSAILED AS A TOOL OF KEMAL

Herbert Sidebotham Calls Angora Treaty Not Only a Separate but a Perfidious Action.

Special Cable to THE NEW YORK TIMES.

LONDON, Oct. 2.—Herbert Sidebotham, writing in The Daily Chronicle, returns to his theme of yesterday and expresses the view that in pressing for the evacuation of Chanak the French were not their own masters, but the servants of Kemal. He thinks the Anglo-French intente cannot be served by subservience to France, but that it must be based on the friendship of equals. He attacks the faction spirit in England, which he says in the name of peace has run the risk of war and of subordinating the British policy in the Near East to that of France. He writes:

"General Maurice, an able and distinguished soldier, who has a personal grievance against the Prime Minister, has been sending dispatches, the upshot of which is that General Sir Charles Harington has by his splendid moderation saved the Government from its extremist, who would have rushed us into war.

"The truth is very simple. Owing to the defection of the French and to discords of factions in England, Kemal thought that he could bluff us into leaving Chanak. He therefore adopted methods of infiltration which, the Government in its anxiety for peace could not resist without incurring the odium of beginning hostilities. Obviously, if the infiltration persisted and the Turks were able to dig themselves in, they might be in a position to obstruct navigation in the Straits without actually attacking Chanak.

"The Government, therefore, said in effect to Harington, 'We want to keep peace, but we do not want to make the defence of Chanak impossible or futile. You are the best judge. When the infiltration has gone so far that it is necessary to stop it at once, use your judgment. We will back you up.' That is the sole foundation for the legend that Harington is more moderate than the Government. If he has succeeded in convincing Kemal that the game of bluff is up, it is solely because the Government stood firm."

Referring to criticisms of the Government's Near East policy, Sidebotham proceeds:

"Apart from the admission of the Turks into Thrace, the attacks of the Government's critics have been a complete failure. They failed to produce the war which inevitably would have resulted if they had had their way, but peace was in danger owing to the encouragement that was given to Kemal to persist. This encouragement was given by some so-called Liberals—to their shame—by certain faction bands in the press and generally by all whose animosity against Lloyd George is so great as to make them ready dupes of French propaganda.

"The danger through which we have passed is so serious that it is necessary to be frank. We hope for a continuance of the Entente, but it cannot be continued on the present basis, which periodically submits this country to a species of newspaper blackmail in Paris and apparently demands that British policy should be dragged to the tail of French policy in the Near East, which is outraging as large a proportion of the French electorate as of our own. Never since the days of Charles II. has the spirit of British policy toward France sunk so low. No wonder the French press takes liberties with us. If the Entente is to continue, it must be on the basis of equality. They must contribute to the friendship as well as we."

"Can it be that the French Government was tied by this understanding and by virtue of it had to get out of Chanak and throw us over? Can it be that in pressing for the evacuation of Chanak the English critics of the British policy were not playing our game nor even the French game, but that of Kemal and helping France to cover up the shame of an agreement which was not only a separate action, but a perfidious action, undermining the whole [illegible]"

NEAR-EAST TENSION IN LONDON LESSENED

Full Confidence Expressed in Harington's Ability to Handle His Problems.

FAIR DEALING FOR RUSSIA

Daily Chronicle Says Britain Recognizes Her Claim to Discuss Freedom of Straits.

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Special Cable to THE NEW YORK TIMES.

LONDON, Oct. 2.—There was a marked decrease in the feeling of tension over the Near Eastern situation in official circles today. Premier Lloyd George, although in constant touch with Downing Street, remained in the country, and there were no further Cabinet meetings. There was, in fact, a dearth of important news from the Dardanelles, but complete confidence is expressed in General Sir Charles Harington's ability to handle minor developments as they come up.

A note from the Soviet Government protesting against the blockade of the Straits was received in the course of the afternoon. It created a good deal of surprise at the British Foreign Office, because there is no information there that any such blockade has been instituted. It is, however, considered possible that Sir Osmond Brock, the British Naval Commander in Chief in Turkish waters, may have instituted some regulations as to their navigation; for it is hardly to be expected that vessels can come and go as freely as in ordinary times in regions where such delicate international and military events are in progress.

Conditions in Eastern Thrace are causing anxiety, and it will be a great relief if the meeting at Mudania reaches satisfactory conclusions concerning them. Detailed information as to the strength of the Greek forces in those parts is lacking, but there is some confirmation of Turkish complaints of outrages in the flight of numerous Turkish refugees across the Bulgarian border. However, it is presumed here that Greek soldiers would be amenable to orders from the Government at Athens, and it is hoped that tomorrow's conference will show the new Greek Cabinet the necessity of restraining the forces now occupying Turkish territory.

Ex-Premier Venizelos has called at the Foreign Office, but has not yet seen Lord Curzon. He will go to Paris tonight and hopes to see Premier Poincaré, but expects to return here on Wednesday. It is understood that he has accepted a special mission from the Greek Government to travel from capital to capital and acquaint himself with public opinion.

There has also been a good deal of newspaper talk of the return of Sir Basil Zaharoff to prominence in connection with negotiations between Venizelos and the British Government, but official circles deny knowledge of his movements or intentions. In fact, it is stated that he has not been in touch with Downing Street for eighteen months at least.

An article attributed to Lord Beaverbrook appeared in The Sunday Express, declaring that Sir Basil Zaharoff was coming to London and demanding that his "influence in Britain's affairs" should be brought to an immediate end. The article alleged that Zaharoff was a shareholder in a "prominent pro-Coalition London newspaper."

The Daily Mail, commenting on this, said that the newspaper referred to "must be the one which has been warmly supporting the Government's 'new war policy.'" The Daily Mail added that it was expected that the Directors of the newspaper would feel it their duty to reply to Lord Beaverbrook's statement.

The Daily Chronicle has replied that, as the statement has been interpreted as referring to that paper, it wishes to state most emphatically that Sir Basil does not hold, and never has held, any financial interest in The Daily Chronicle and therefore has never had any influence on its editorial policy.

Commenting on the Russian note to the Allies, The Daily Chronicle's diplomatic correspondent writes:

"On the British side there is no denial of Russia's right to a full voice in the determination of the freedom of the Straits. Bulgaria, too, should be allowed her say. It is pointed out that the Sevres Treaty made provision for Russia's eventual participation in this matter, so vital to Russia's well-being.

"But the first business of the Allies is to make peace with Turkey, with whom they are technically still at war. Not only is Russia already at peace with the Turks, but she is in actual alliance with the Angora Government. Consequently Russia can make no reasonable claim to be present at the peace conference when it is held, nor will she be invited. She can in no way assist the Western Powers to make peace. Her advantageous position of being at peace and in alliance may even embarrass them.

"But Russia can claim not only to be heard, but to speak with authority when it comes to determining the régime of the Straits. As far as this country is concerned, there is every intention to support Russia's quite legitimate demands on this matter."

Zaharoff Termed a Man of Mystery.

Sir Basil Zaharoff, who because of his great wealth (he has been called the richest man in the world), his supposed power in international, financial and political circles, his many mental accomplishments, including a mastery of several languages, all combined with an elusive personality and a certain shyness of the public, has been called a man of mystery. He is credited alike with having engineered two dramatic coups in Greece, each the opposite of the other: His is said to have brought about the expulsion of King Constantine by the guaranteeing powers and the dictatorship of Venizelos in the Summer of 1917, as well as the downfall of the latter and the return of the King in November and December.

The fact that his French affiliations are very strong would seem to preclude belief in the latter report, which must be dismissed altogether if the stories that he constituted himself the unofficial messenger between the Greek Premier and Downing Street just after Venizelos's fall are to be credited. He has been particularly honored by the Governments of France, Great Britain and Greece, and has established academic chairs and educational funds under the jurisdiction of the first two.

When the British Government, in the course of a debate on honors in the House of Commons last July, was asked how Sir Basil had received his knighthood, the interpellation was passed on to the Royal Commission. Nobody in the Commons seemed to know very much about this man, who was said to be the intimate of statesmen and kings.

His own brief account of himself in the English "Who's Who" deals principally with his philanthropy. It says he was born in 1850. When he received the Hellenic Grand Cordon of the Order of the Savior, in October, 1917, an Athens paper declared that he was born at Constantinople of a Greek mother and a Russian father; that he became French by naturalization, and then a British subject by the same means.

During the sitting of the first Near East Conference, in March, 1921, he is said to have been a constant and respected visitor at Downing Street. There is no account of his having visited the second Near East Conference in Paris last March.

CALLS OUR TRADE HURT BY STRAITS BLOCKADE

Moscow Says Most Cargoes Ordered From America Must Pass the Dardanelles.

MOSCOW, Oct. 2 (Associated Press).—The Soviet Government's note to England, France and Italy, protesting against the blockade of the Dardanelles, says the manner in which England is "endeavoring to control foreign seas and territory" shows indifference to the interests of Russia and the other Black Sea States.

Categorically "protesting against the blockade fixed by England without Russia's knowledge and against Russia's interests," the note cites that this action was taken while Russia was endeavoring to re-establish her own economics, destroyed by war and intervention, and after unanswered attempts by the European countries to re-establish the world's economics through the Genoa and Hague conferences.

"The Russian Government," the communication continues, "has placed orders with European countries and America. The majority of these are already loaded upon ships which are designed to be sent through the straits to the Black Sea ports. Quite unexpectedly, the Russian Government learned that England, depending upon her navy, had blockaded the Dardanelles, and moreover had ordered her warships to fire upon vessels attempting to disobey the blockade order."

The note accuses the Entente of interfering with the efforts of the Russian Government to re-establish normal conditions in Russia through their enforcement of the blockade, despite certain concessions already made by the Soviet.

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Special Cable to THE NEW YORK TIMES.

THE HAGUE, Oct. 2.—The British Admiralty has requisitioned a Dutch cargo in the Aegean Sea. This cargo, consisting of manganese ore, was carried by a British steamer plying between Rotterdam and Poti in Georgia. The sailing of eight steamers in service between Poti and Rotterdam has been provisionally cancelled owing to the seizure of this cargo.

BRITISH RECOGNIZE NEW GREEK RULER

Minister Signs Visitors' Book at Royal Palace, but Formal Announcement Is Delayed.

REGIME TO BE VENIZELIST

Avowedly Non-Partisan, but Former Premier's Friends Are Predominant —Accord With Jugoslavia.

ATHENS, Oct. 2 (Associated Press).—F. O. Lindley, British Minister to Greece, today paid a visit to M. Canellopoulos, the new Minister of Economics, and told him that his signature of the visitors' book at the royal palace on Sunday virtually amounted to British recognition of the new Greek King. He added, however, that formal announcement of recognition would be delayed until the official declaration of the King's accession was forthcoming.

The French Minister is still awaiting instructions from Paris with regard to recognition of King George.

Former Premier Venizelo's aceptance of the special Grecian Ambassadorship to the European capitals is interpreted in Athens as clearly indicating that, while the character of the new régime is avowedly non-partisan, the Venizelists will be predominant.

Venizelos abroad will be backed at home by M. Politis as Foreign Minister, the same portfolio he held when Venizelos was Premier, and by Minister of Finance Diomedes, who has ever been one of the most active lieutenants in the Venizelist movement.

The Cabinet yesterday quickly approved the first Venizelist recommendations, namely, that M. Caclamanos be appointed Minister to Great Britain, and M. Romanos, Minister to France. At the same time details were forwarded to Venizelos on the financial and military situation, so that he might be equipped immediately to resume his diplomatic negotiations with the powers.

The Revolutionary Committee's first step in the reorganization of the army was to recall to the service all officers placed on the inactive list under the Constantine régime.

The Athenians think that there is little chance that Prince Christopher, the youngest brother of the deposed Constantine, will ascend the throne and thus bring an American Queen to Greece. Prince Christopher's wife, Princess Anastasia, the former Mrs. William B. Leeds, is not the cause of it. The reason is that too many other members of the dynasty stand before her husband in point of succession.

Prince Christopher has three elder brothers—Prince George, Prince Nicholas and Prince Andrew. Besides, Prince George has a son who, if the crown should fall upon his father, would be the next in line.

Innumerable telegrams have come from the United States on the question of Prince Christopher's eligibility for the throne.

Jugoslavia has officially informed the revolutionary committee in charge of the Greek Government that there is no truth in the report that she will seek a territorial outlet on the Aegean Sea.

LONDON, Oct. 2.—M. Venizelos conferred with Lord Curzon this evening and interviewed a number of prominent officials during the day. He still declines, however, to make any public statement, on the ground that he desires to be more completely informed on the situation. He hopes to confer with Premier Poincaré at Paris tomorrow.

CONSTANTINE TO RENT MODEST SICILIAN VILLA

Ex-King Is Said to Be Comparatively Poor, All 'Royal' Property Belonging to State.

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Special Cable to THE NEW YORK TIMES.

PARIS, Oct. 2.—Ex-King Constantine is going to Sicily to live because it is cheap there, it was stated today by persons well informed as to the plans of the Greek royal family. Far from being the possessor of the gold recently sent from Athens to New York, Constantine is comparatively poor. The estate inherited by the ex-King and his brothers was relatively small, leaving none of them millionaires. By far the greater part of the "royal" property is the possession of the State. And while the King's salary is a million and a half drachmas a year, Constantine did not remain on the throne long enough to lay any money aside.

In addition to the fact that Constantine has never been wealthy, his exile in Switzerland was tremendously expensive and ate up practically all his available capital.

Far from having profited by his brother's marriage to Mrs. Leeds, as gossiped throughout the world, the ex-King is declared never to have received a penny of American money, for either personal or political use. The correspondent's informants declare this is proved by the Leeds estate, which, they state, has not diminished one penny since the marriage.

From all indications the new King will have to give the family an allowance to permit them to live comfortably. For the present it is believed the ex-royal family will rent a modest villa near a Sicilian city.

ATHENS, Oct. 2 (Associated Press).—Assurance that Constantine's abdication was sincere and final was given by his son and successor, King George II., to the members of the revolutionary committee whom he received in audience on Saturday.

The King is also understood to have had a private conversation with Colonel Gonatas, one of the Executive Committee, at which he acceded to the latter's request that he use all his influence to prevent any attempt by Constantine's friends to obtain his reinstatement. Colonel Gonatas told the King the committee was determined to smash mercilessly any reactionary movement, from whatever quarter it came.

In his talk with the full committee the King expressed admiration at the manner in which order had been maintained and praised the committee's efforts to save the country. He said the committee would always find him by its side in the task it had set for itself.

Constantine, in talking with his friends before embarking for Palermo, Italy, where he is to make his home, made a plea that hearty support be given the new King and Queen. He added:

"I have had some unhappy days and do not regret this revolution."

His consuming ambition, he concluded, was to return later as a simple citizen and visit his son, the King. This request was submitted to the Revolutionary Committee, which declined to sign a document empowering his private return.

Former Queen Sophie wept unrestrainedly on the shoulder of the new Queen, whom she commended to the love and support of all.

One of Constantine's last acts was to summon a lawyer and initiate legal steps to assure the fortune of the widow of his dead son, King Alexander, who married Mme. Manos, a Grecian woman not of royal blood and by whom he had a daughter.

King George and Prince Paul, the latter of whom will henceforth be known as the "Diadoque," or Crown Prince, both motored to Oropus to bid farewell to their exiled royal parents. The party on board the steamer Patris included twenty-four persons.

It was understood that Constantine and Sophie would travel as the Count and Countess of Acharnon or Menidi. Acharnon is the ancient name of a village near Tatoi, which is the seat of the royal Summer palace. The modern name of the village is Menidi.

At the election in November, 1920, by which Constantine was recalled and Venizelos defeated, of the 1,000 votes cast in the village of Menidi, Constantine received all but 118.

Besides providing an escorting destroyer for the steamer, the revolutionary committee placed £5,000 at the disposition of the abdicated King. The passports of the travelers were viseed for Italy, Switzerland and Czechoslovakia.

The separation of the parents from their sons who remain was described as affecting by a number of the friends of the royal exiles who witnessed the departure.

Colonel Gonatas informed the correspondent that the decision to deport the members of the royal family was not the result of intervention by the Powers because of fear that their lives would be imperilled by remaining in Greece, but was the initiative of the revolutionary committee itself, which took the action in the general interest of its cause.

FOUND HOSTILITY TO TURKS.

Near East Relief Official Reports on American Sentiment.

Milo F. McAlpin of the Near East Relief, who returned to New York on Saturday on the America after a tour through Syria, Serbia, Bulgaria and Greece, reports sentiment among Americans in Southeastern Europe as distinctly hostile to the Turks.

Mr. McAlpin says that Americans are still spending several million dollars yearly in the Near East and at the present are caring for more than a hundred thousand orphans.

FRENCH ARE BANKING ON MUDANIA MEETING

Believe It Will Result in Setting a Date for the Peace Conference.

BRITISH VIEWS ON THRACE

Paris Hears They Will Be Shaped as Far as Possible to Meet Those of France and Italy.

By EDWIN L. JAMES.

Copyright, 1922, by The New York Times Company.
Special Cable to THE NEW YORK TIMES.

PARIS, Oct. 2.—Paris believes that the British agreement to attend the armistice conference at Mudania tomorrow means that this meeting will mark the turning point in the Near East crisis by setting a date for calling a Greco-Turkish peace conference in Venice.

It is apparent that the British have skillfully found a way to avoid the difficulty which arose from the fact that General Harington had notified Kemal that he would not attend any conference until the Turks had withdrawn from the vicinity of Chanak. Harington and Kemal are going to meet first tomorrow, and when they get through the French, Italian and Greek Generals will be called in.

It is understood that Rear Admiral Mark Bristol will not attend the conference in order that the American Administration may avoid entangling alliances. He has been instructed to insist on the preservation of American interests, although what those interests are in a discussion of how many kilometers from Chanak City Hall the Turkish outposts should bivouac is rather obscure.

Much emphasis is placed here on the apparent intention of Kemal to withdraw slightly from the neighborhood of the British troops at Chanak. The British, perhaps, credit this to their naval and military strength available thereabouts. The French, however, do not fail to call attention to the fact that this is the advice they gave Kemal, and it brings hope that Kemal may also accept their advice to agree to the allied terms presented in the note of Sept. 23.

If tomorrow's conference should fail, of course the situation would be much worse than if it had not been held. It would almost certainly mean war; but it is the belief in Paris, based on French experience of many conferences, that the outcome of tomorrow's meeting was really arranged before the conference was called. There seems to be some reason to question this construction, but anyhow it gives optimism to the French capital.

PARIS, Oct. 2.—(Associated Press).—Lord Curzon, the British Foreign Secretary, has made known to Count de Saint-Aulaire, the French Ambassador in London, the attitude which the British will take at the Mudania conference with regard to Thrace. General Harington, the British representative, will be instructed to adhere as far as possible to the view of the French and Italian Generals respecting the limits to which the Greeks should retire to await definite regulation by the peace treaty.

Denies Slaying of King Alexander.

PARIS, Oct. 2.—The Hungarian News Agency in Paris, which on Saturday circulated a report that King Alexander of Jugoslavia had been assassinated in the course of a revolution in Belgrade, now denies it as altogether unfounded. In disseminating the original report the agency stated that it was given out "under all reserve."

57

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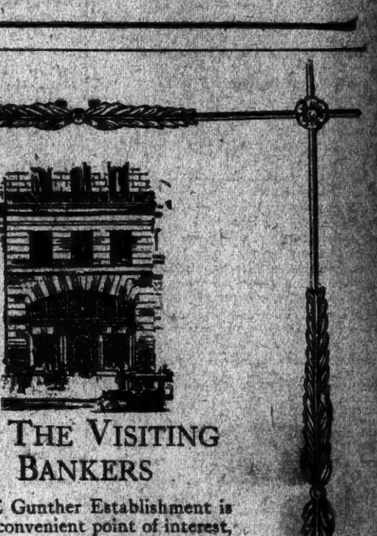

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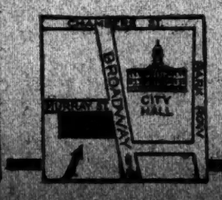

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HUGHES URGED PEACE WARNED ON CRUELTY

Continued from Page 1, Column 7.

executive has no authority to go beyond this, and there has been no action by Congress which would justify this Government in an attempt by armed forces to qualify the Near East or to engage in acts of war in order to accomplish the results you desire with respect to the inhabitants of that territory and to determine the problems which have vexed Europe for generations.

"CHARLES E. HUGHES,
"Secretary of State."

Moral Influence Exerted.

The attitude of the Administration was set forth by officials in informal conversation today prior to the dispatch of the Secretary of State's communication to Bishop Cannon. There is no doubt that the Near East problem has been more closely studied by State Department officials in recent weeks than any other foreign problem. Secretary Hughes and his advisers in the department, as well as President Harding, have been alert to the dangers lurking in the situation and this Government, it is insisted, has been using its influence strongly in an effort to avert the outbreak of war.

While this Government is not concerned over the laying down of foreign boundaries and does not care to become entangled in foreign political controversies, it is declared in high official quarters that the United States is very solicitous about the effect which another war would have on the economic welfare of Europe, and consequently on the economic stability of the world.

It was learned today that Secretary Hughes has not been anxious to talk for publication about the Near Eastern situation, on the ground that the Government might thereby lessen the effect of anything it might say to nations or national groups in the Near East, but the belief was voiced by high officials that the American people as a whole do not wish their Government to undertake by force of arms to determine this ages-long controversy. All the moral influence of the Government is being used toward a cessation of atrocities, and it was declared that the United States has done more than any other nation to alleviate sufferings there. The Government believes, however, that the trouble in Asia Minor is perennial, and that for America to take any military or political part in the present difficulty, other than protecting American interests, would be to entangle us hopelessly in foreign affairs, according to the view expressed in authoritative official quarters.

Did Not Block Inquiry.

Secretary Hughes in his letter to Bishop Cannon recalls that this Government last June agreed to join in an inquiry which it hoped would fix responsibility and prevent the recurrence of atrocities. While this Government thought the idea an excellent one, difficulties arose which prevented the plan from being adopted. High officials took pains to make it clear today that the failure of the inquiry plan was not due to any difficulties interposed by the United States.

Reports to the American Government have left no doubt that the Greeks in their retreat to Smyrna devastated everything in their wake. The Turks, according to the Government's information, practiced cruelties on the population after their entry into the city.

It was largely because of the fact that atrocities had been charged on both sides that the United States agreed to the proposals to send two international commissions into Anatolia to investigate them. Officials today stated that the United States Government had been doing its best to throw its influence on the side of stopping of both hostilities and cruelties, and it has spoken strongly in favor of the freedom of the Straits and the protection of the minorities. In this situation officials said that this Government should "not say things that we cannot make good."

High officials feel that certain good people of the United States should speak with more discrimination before urging their Government to use its army and navy in a foreign war. It is the view in Administration circles that for this Government to take violent sides with either contestant would mean the loss of what moral influence the United States can now assert for humanity and in the interest of peace.

Conflicting statements have been made as to responsibility for the burning of Smyrna. It is learned officially that this question is now the subject of an investigation and this Government believes it can only be decided after careful inquiry. The Turks, the Greeks and the Armenians have all been accused of having started the fire. It was stated today that the information now at hand does not indicate that the Greeks started it.

Previous Letter From Hughes.

Bishop Cannon sent a letter to The London Times on Sept. 11 setting forth his point of view. In this letter Bishop Cannon told of a conference he held last July with Secretary Hughes, which resulted in a letter from Mr. Hughes to the Bishop containing assurances that the American State Department "is following carefully developments in Turkey and sincerely desirous to be of service in any practical way." Mr. Hughes's letter read in part:

"My Dear Bishop Cannon: Allow me to acknowledge, in somewhat greater detail than was possible at the moment of the call you were good enough to pay me on July 10, the letter which you then handed me on behalf of the Committee on Temperance and Social Service of the Methodist Episcopal Church South, containing the resolution with regard to the Christians of the Near East.

"I am fully aware that the situation of the Christian minorities in Turkey has enlisted to marked degree the sympathies of the American people. Recent response to this sentiment was made by this Government in signifying its readiness to participate in an international inquiry in Asia Minor. I may add that the department is following carefully developments in Turkey, and sincerely desires to be of service in any practical way.

"I am, my dear Bishop Cannon, sincerely yours,

"CHARLES E. HUGHES."

FINDS ALL EUROPE 'CUSSIN' AMERICA

Continued from Page 1, Column 6.

against us should stop. Tell them to disband their armies, balance their budgets, try to pay their debts and devote themselves more whole-heartedly to the reconstruction and stabilization of their own sadly afflicted countries. Clemenceau says he is coming over here to talk facts to us. Let's reciprocate.

France Like a Spoiled Child.

"Now as to France. I think that nation is right in demanding reparations and Germany should pay. But Germany should know how much she has to pay and how she is going to do it. The great trouble with France, I think, is that she is like a spoiled child. She has been petted and acclaimed for saving civilization until she has come to believe that it is true.

"She believes she is entitled to all this adulation and, this being so, that she ought not to be asked to contribute anything to the solution of the general problem, that hers is the right to dictate and also the right to organize and maintain a great army to enforce her will. As things now stand France is a living threat.

"Now a word about this man Poincaré. I do not think he impresses Europe as much as he impresses us. He looks like Senator Ladd and talks like a small town undertaker when that undertaker gets all puffed up and dressed up for the purpose of burying the village's leading citizen.

"One of the questions advanced during the Inter-Parliamentary Congress was the proposal to adopt a resolution against the conscription of men for military service in time of peace. This is a matter that is attracting a great deal of attention in Europe and obviously the movement is directed against France and the great army that country is still maintaining.

"I am not inclined now to talk very much about the Near Eastern situation. However, I will say that everybody appears to know one thing, and that is that it was French 75s that almost destroyed Greece and brought about the situation that now exists in that part of the world.

Austria's Situation Pathetic.

"You mentioned Austria. The situation there is pathetic. It is now a little nation of only 6,000,000, one-third of the population being in Vienna. If all her farms were operating and producing full crops, she would be able to raise supplies sufficient for only two months. There is no coal. They have, they will tell you, nothing but the water left, and the only reason they were able to keep that was because there was no way of taking it away.

"In Germany everybody appears to be working. Their fields are tilled like our gardens and they are at work from sun up to dark. But the picture is not as bright as it looks. They are making the display, but it is the exchange rate that tells the story of Germany just as it tells it in Austria. When I was in Berlin you could get 2,300 marks for a dollar. The average wage of the German laborer was 25 cents a day. A good stenographer earns $8 a month, the house servant averages $2 a month.

"There are no horses or cows left; that is, I did not see any, and the seriousness of the situation is clear when you find out that by law milk can be given only to children of less than two years of age. The French say the Germans sold their cows to the Dutch to keep from turning them over to France. But I guess the real answer is that they had to eat practically all their cattle and horses.

"But it is a different story in Czechoslovakia. That is where they have the cost of living worked out to perfection. A taxicab for two from a railroad station to your hotel costs you $1, and it costs our dirty $68 to pay the voyage on our baggage—and I am speaking in American dollars. Stagnation has set in in that country. One trouble is that the women do all the work. The wife pushes the cart and the husband, with a feather in his hat, follows behind kowtowing to everybody he meets. Now and then they will hitch up the family dog, but as a rule it's the woman who does the work while the men, so far as I observed, do very little but talk.

Much Impressed by League.

"I almost forgot the League of Nations, and I will tell about that as a conclusion. McKinley and the rest of us had a good look at the League machinery, and it impressed us all. I still think it would be a wise thing if we could find it possible to join the League. They would be glad to have us on any terms. I take no stock in the propaganda that if we did join the first thing the other members would do would be to try and borrow more money from us. The League has nothing to do with that.

"Something must be done, that's certain. Stabilization is necessary if Europe is to be saved, and at this moment Central Europe is a wreck. Without question, we could, in my opinion, aid the League and do so without incurring the remotest peril to ourselves. If Europe stopped producing it would, in the end, very nearly destroy us industrially. They would take us into the League on our own terms. At least they want our moral support.

"And when you look at the men who are running the League you cannot escape the admission that they are men of such high character that we could not possibly incur any danger should we go in. I believe the day will come when we will either go in or else go to Europe some other way, either via the statesman route or else with our armed forces.

"I could not but be impressed with the same efforts the League is making to bring something like order out of the existing European chaos. The people of Europe take it very seriously. They consider it of great potential help. If we had remained around much longer, I am sure all our Republican members would have joined. They were certainly impressed and most favorably. They may not admit it just at this season of the year, but it is true the same."

GOURAUD DOUBTS TURKS WANT SYRIA

French Policy, the General Says, Is Merely to Carry Out Mandate Helpfully.

SYRIANS NOW CO-OPERATE

Army of Occupation Reduced 50 Per Cent.—Much Reconstruction Work Done by French.

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Special Cable to THE NEW YORK TIMES.

BEIRUT, Syria, Sept. 28.—While information from authoritative sources confirms the extreme probability of the evacuation of North Syria by the French at a date in the reasonably near future and the re-entry of the Turks represented by the Kemalists, this is not admitted by General Gouraud, to whom I put the question in the course of an interview last night.

"It is quite natural," said the General, "that Mohammedans in Syria should rejoice in the victories of their co-religionists, but this does not imply that they regret the absence in Syria of Turkish authority, nor do I think the Turks, who have just emerged from a long war which destroyed most of their resources and who now are faced with the necessity for reconstructing Anatolia, regard Syria as one of their objectives.

"Moreover I would not do them the injustice of suggesting that they signed the Franco-Angora agreement with ulterior motives. The situation is of the lineated the frontier and re-established clearest. The Angora agreement de- peace. We are now on excellent terms with the Turkish authorities."

Dealing with French policy in Syria, General Gouraud stated that France neither sought to colonize the country nor to hold a protectorate, but to maintain her mandate in a generous, helpful way until such time as the Syrians under the French guidance became able to shoulder the responsibility of self-government and the development of the country's many economic resources, thus guaranteeing real independence in the north and east.

Army of Occupation Reduced.

He was sure the Syrian people were beginning to realize the generous motives behind the French mandate and the elevating influence of French efforts in Syria and he was happy to be able to say that the French were now meeting with ready and cordial co-operation which enabled them to reduce their army of occupation from 70,000 to 35,000 men, with the likelihood of further reductions in the near future. This spirit of co-operation on the part of the Syrians has enabled France to reduce her budget substantially in Syria.

When the French took over the country, continued General Gouraud, about the end of 1919, all the railways were torn up, Beirut Harbor was blockaded with sunken ships, the roads were almost impassable, many schools had been demolished or pillaged and hospital accommodation was woefully insufficient. There were no homes for the country's waifs, averaging 150,000. People died of starvation in the years before the French took command. Commerce was also at its lowest.

The first task of the French had been to raise the ships in Beirut Harbor, improve the ports of Alexandretta and Mersina, build 700 kilometers of railway, construct more than 300 kilometers of roads, build, furnish and subsidize 900 schools, greatly extend and modernize hospital accommodations, establish orphanages for Christian homeless children and in every other way lay the foundation for a period of economic stability and prosperity, which the French state they now confidently anticipate.

Syrian Governors Appointed.

General Gouraud also pointed out that the French followed the liberal policy of placing at the head of the Syrian States Governors chosen from the best elements among the Syrians. All the departments, too, had Syrian Directors, assisted by French xpert advisors. Since the French occupation, however, the Syrians had made considerable progress towards self-government. Already several of the French advisors had been withdrawn and more would be withdrawn as soon as was convenient.

The French authorities often wondered, said General Gouraud, why when they were playing such a beneficent role in Syria their efforts were so misrepresented abroad. He knew it was due to propaganda circulated by committees residing at Haifa and Cairo who were anti-French, as well as by committees composed of individuals hostile and full of spite which they sought to vent in this way.

As an instance he quoted reports which appeared in several American papers on Aug. 24 alleging that several cities in Syria were being attacked by anti-French forces and that a Black Hand society had been discovered in Damascus where bombs were alleged to have been thrown at the Chief of the Damascus Police.

It was true that a Black Hand society had been discovered in Damascus, but no bombs had been thrown. Also it was true that an attack had been made against a French guard conveying a suspected murderer to Damascus, in which a French officer and three soldiers were killed. The attack was made by a party under an insignificant chief, styling himself Sultan Attrache if had also been alleged that an urgent demand had been made for French reinforcements. But the fact was the army was being reduced.

Again defending his opinion that North Syria was not one of the Kemalists' objectives, General Gouraud said he had that day had the pleasure of entertaining at luncheon Paul Knabenshue, the United States Consul General in Syria, as a representative of the American soldiers who had fought in France under Gouraud's command, and also C. T. Hearin, United States Vice Consul and Mr. Steward, who, as American officers, served under him in the Argonne.

General Gouraud added that the date September 26 would be always associated in his mind with the admirable American soldiers who had grasped the hands of France in her hour of worst travail.

Alien Arms Law Is Held Void.

LANSING, Mich., Oct. 2.—The provision of the Michigan alien firearm law, making it illegal for unnaturalized residents to possess firearms, was declared unconstitutional by the State Supreme Court today. Must the alien farmer sit and watch the hen hawks steal his chickens?" the opinion asks. "Under this law even the predatory skunk would be more offensively armed than the alien farmer."

FOUND GREEK ARMY READY TO QUIT ASIA

Passengers Arriving Here Say Fleeing Soldiers Were Ragged and Half Starved.

WATERMELON ONLY RATION

Refugees Tell of Smyrna Being Fired to Prevent Turks Getting Property.

The first details of the burning and sacking of Smyrna by the retreating Armenians and Greeks and the invading Turks were brought to New York by the passengers on the Constantinople of the National Greek Line, which arrived at Pier 22, Brooklyn, yesterday with 1,074 on board, many of whom were Greeks coming in under the October quota.

When the liner left Constantinople on Sept. 9 there was very little known of what had occurred in Smyrna, because communication was so difficult. There was a good deal of tension in the Turkish capital regarding the movements of Kemal Pasha, as it was known that he had been supplied with guns and ammunition by the French, and also by the Italian Government. The French soldiers had been called in from the Gallipoli Peninsula, the passengers said, and there was a great deal of activity among the British troops in Pera, who were ready to set out at an hour's notice.

When the Constantinople arrived at Piraeus on Sept. 12 the passengers saw the first refugees arrive from Smyrna with practically nothing but what they had on and not much of that. The soldiers were ragged and barefooted and looked half-famished. They told their Greek relatives who met them in the streets that they had not eaten any solid food to speak of for thirty days, and the only official ration served in that period was watermelon. The soldiers said that the reason the Turks won so easily was because the Greek Army was demoralized by years and years of warfare and separation from their families. Also they were not led by their officers, who occupied safe and comfortable jobs in Smyrna and sent the men to the front lines under command of non-commissioned officers.

The passengers said that the soldiers had no place provided for them to sleep in in Piraeus, but had to lie down in the thick white dust of the streets like dogs and the civilian refugees from Smyrna had to do the same.

Passengers said that the soldiers as well as the civilians confirmed the report that the central part of the town of Smyrna, the oldest, which was built chiefly of wood, was fired by the Armenian and Greek inhabitants before they fled so that the Turks should not enjoy the property they were forced to leave behind them. The streets were so narrow that the sun rarely penetrated them and the houses, with overhanging balconies almost touching across the streets, burned like tinder. Many of the people were caught in the blaze and perished before they could escape, it was said, and others lost their lives by trying to save some of their property.

Demetrios Bares, an importer of Boston, born in Greece and a naturalized American citizen, said that he saw five shiploads of returning soldiers from Smyrna mutiny at Piraeus when the Captains of their transports were told to land them at some out-of-the-way port to avoid attracting the attention of the Greek people. The soldiers were sick, ragged and starving, and finally they managed to get landed at Piraeus.

There had been 250,000 Greek troops in Asia Minor, he said, but 100,000 were sent to Thrace before the march of Kemal to the sea began. The Turkish Army was under 100,000, but it was well equipped, and the men were well fed. The soldiers told him that they just run away before the advance of the Turks, and made no attempt to stop the advancing enemy. They were sick of fighting and wanted to go home. Very little information was printed in the Greek newspapers, he added, because the Government censorship was so strict.

THE BUSINESS OF THE WORLD

"THREE-fourths of the total business of the world," says a writer in the *Inland Printer*, "is transacted by mail."

Does not that suggest that some attention be given to letter paper?

It is doubtful if those houses that use a stationery utterly unworthy of them do so by deliberate choice.

No, the subject has never been given due consideration. Most houses keep on using the same paper year after year from habit.

Why not test *your* paper? Look at it critically, as if you were seeing it for the first time, and ask yourself if it does you and your business justice, if it is good enough.

You can easily have a better paper.

You can have even Crane's for a very small percentage more than the cost of your present letters.

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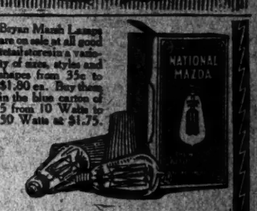
BUSINESS PAPERS



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$1,438,677,207 RISE IN TAX ASSESSMENT

Continued from Page 1, Column 5.

dollars less than what the city received last year from that source.

"In Manhattan the largest district is District 8, known as the Grand Central zone, bounded by Fortieth Street on the south to Seventy-ninth Street on the north, Fifth Avenue to the East River. The increase in that section over last year is $28,537,450. The smallest district in Manhattan is District 2, on the east side, bounded by James Street, the Bowery to Grand Street, to Essex Street, north to Fourteenth Street to the East River. The increase in that district over last year is only $2,014,560.

In Other Boroughs.

"In the Bronx the largest district is District 3, bounded by 149th and 169th Streets, Third Avenue to East River. The increase in that district is $9,566,000. The smallest district in the Bronx is District 11, bounded by Westchester Creek and Avenue, Morris Park Avenue, Huntington Creek to the city line. The increase in that district over last year is $4,865,620.

"In Brooklyn the largest district is Section 1, bounded by the East River, Flatbush and Atlantic Avenues. The increase in that district over last year is $11,806,150. The smallest district in Brooklyn is Section 15, bounded by Utica Avenue, East Fifty-first Street, Avenue P, New Lots Road, Queens Borough Line and Jamaica Bay. The increase in that district over last year is $3,715,255.

"In Queens the largest district is District 1, known as the Long Island City section. The increase in that district over last year is $2,922,835. The smallest district in Queens is District 17, known as the South Jamaica section. The increase in that district over last year is $2,265,545.

"In Richmond the largest district is District 1, running along New York Bay. The assessment in that district over last year is $10,551,840. The smallest district in Richmond is District 6, running along Staten Island and Raritan Bays. The increase in that district over last year is $5,117,500.

"The corporation counsel has decided that under the law providing for partial exemption of new dwelling houses the State tax must be paid by the individual taxpayers on amounts allowed for such exemptions. The law prescribes the exemption only from taxes leviable 'for local purposes.' Both the title and body of the law carry explicity this construction.

"The State tax rate for 1923 has not yet been fixed. Assuming, however, that it will be as it was for 1922, approximately one and three-eighths mills, each $5,000 exemption would be chargeable with $6.87 of the direct State tax. For instance a $10,000 exemption on a two-family house would be chargeable with $13.75 of the State tax. The State tax on a multi-family house exemption would of course be proportionately greater. Last year the largest exemption for a multi-family house in Manhattan was $719,000, so that allowance would be chargeable with a State tax of $990.78.

Exemptions of $183,000,000.

"The total exemptions to be allowed for new buildings for 1923 under the tax exemption ordinances are not ascertainable, but it is estimated roughly that the total will reach $183,000,000. In other words, it is anticipated that in addition to $83,000,000 exempted for 1922 there will be another $100,000,000 for additional new dwellings. Upon this estimate there would be collectible approximately $252,174 on the exempted buildings to cover State tax which otherwise would have to be borne by the city and paid by us into the State Treasury. The State tax, at the rates annually fixed, will be payable each year while the exemption continues under the law.

"The national and State banks still continue to insist that their shares are no longer taxable, but the Supreme Court has sustained this department in assessing the shares at 1 per cent. of their value. The decision was unanimously affirmed by the Appellate Division. The tax by fair estimation will this year net the city $5,500,000. The objections of the banks and trust companies to pay this tax have again been overruled by this department and the cases are now being carried up by the banks to the Court of Appeals."

The following is a table comparing the value of real property, including real estate of corporations, by boroughs, as shown by the tentative assessments for 1923 and the final assessments for 1922:

Borough.	1923.	1922.
Manhattan	$5,090,822,205	$5,732,849,958
Bronx	862,814,631	852,016,681
Brooklyn	2,563,258,211	2,564,311,438
Queens	842,166,180	716,031,435
Richmond	157,080,220	127,085,210
Totals	$10,466,121,527	$9,823,494,722

This is an increase in the total assessment on real estate of $642,626,805 and an increase of $166,972,350 for Manhattan, $120,797,250 for the Bronx, $198,746,772 for Brooklyn, $129,134,725 for Queens and $29,975,010 for Richmond.

The tentative personal property assessment for 1923, compared with the final assessment for 1922, follows:

Borough.	1923.	1922.
Manhattan	$343,640,160	$438,200,000
Bronx	60,151,400	80,115,500
Brooklyn	153,718,050	152,882,900
Queens	28,111,950	26,000,000
Richmond	8,874,000	5,166,000
Total	$796,050,400	$967,480,960

This is a total increase of $128,569,456 and decreases of $119,440,100 for Manhattan, $10,080,300 for the Bronx, $5,831,180 for Brooklyn, $1,854,500 for Queens and $707,400 for Richmond.

2,000 New Names on Rolls.

More than 2,000 names have been added to the tax rolls. The number of names on the assessment rolls, both real estate and personal, are as follows:

Borough.	1923.	1922.	Inc.
Manhattan	85,111	85,494	383
Bronx	10,411	9,747	664
Brooklyn	23,621	21,714	1,907
Queens	4,992	4,842	150
Richmond	1,112	1,086	26
	75,147	72,903	2,244

The following are some of the leading personal assessments:

Aster, W. V...$100,000
Baker, G. F...150,000
Baker, G. F., Jr...100,000
Baker, Edith B...100,000
Baruch, B. M...100,000
Belmont, A...500,000
Belmont, O. H...500,000
Belmont, Eleanor...500,000
Bailey, Edith C...500,000
Bedford, A. C...200,000
Berwind, E. J...100,000
Bishop, Amy B...50,000
Bishop, J. C...50,000
Bishop, C...100,000
Bliss, C. N. Jr...50,000
Bliss, Jeanette M...50,000
Bliss, Lizzie P...100,000
Beemer, L. M...50,000
Brady, D. M...50,000
Brady, N. F...100,000
Brady, J. C...50,000
Brice, Fannie...50,000
Brokaw, I...100,000
Brokaw, H. C...50,000
Brokaw, Eleanor de M...50,000
Carnegie, Louise W...500,000
Carnes, Dorothy P...1,000,000
Clews, Henry...100,000
Clews, J. B...250,000
Cravath, P. D...50,000
Cutting, R. F...100,000
Cuyler, Eleanor de G...100,000
De Gama, Elizabeth B...50,000
Davison, F. T...500,000
Davison, H. P. Jr...500,000
Davison, Kate T...500,000
De Lamar, Alice A...50,000
Depew, C. M...50,000
Depew, C. M. Jr...50,000
Dick, Mademoiselle T...50,000
Dick, W. K...50,000
Dillingham, C. B...100,000
Du Pont, C...100,000
Du Pont, H. F...100,000
Durant, W. C...50,000
Duryea, E. B...50,000
Dusenbury, Edith H...250,000
Ehret, George...500,000
Erlanger, A...100,000
Erlanger, A. L...200,000
Falconer, B. McK...100,000
Falconer, Margaret C...100,000
Field, Marshall...75,000
Fox, William...100,000
Friedman, M...100,000
Gimbel, B. F...100,000
Goelet, Robert...150,000
Guggenheim, B...75,000
Guggenheim, D...75,000
Guggenheim, E. A...75,000
Guggenheim, H. F...75,000
Guggenheim, M...75,000
Guggenheim, S...75,000
Guggenheim, S. R...250,000
Hamilton, Juliet P...50,000
Harkness, Anna M...250,000
Harkness, Edward S...750,000
Harkness, Mary S...250,000
Harriman, O...100,000
Harriman, W. A...500,000

Among the women who appear on the personal assessment role are the following:

Abbott, A. J. S...$50,000
Ackerman, M. C...50,000
Adams, A. F...50,000
Adams, V...50,000
Albertson, H. L...75,000
Andrews, M. S...50,000
Arents, A...50,000
Arnold, M. M. P...50,000
Anchinclocs, E. S...150,000
Anchinclocs, R. H. C...50,000
Babcock, A. M. W...100,000
Baldwin, M. M...50,000
Ballot, E. J...200,000
Bamberger, M. C...100,000
Bangs, M. E. M...70,000
Barclay, F. M...200,000
Barnet, S. M...50,000
Barrow, M. C...200,000
Bates, E. C. T...200,000
Bauchle, O. M...50,000
Baum, R. N...200,000
Bayles, A. E...50,000
Bender, A...50,000
Benedict, J...70,000
Benkard, R. E...50,000
Benson, M. V...50,000
Bernard, F. W...50,000
Bernstein, E. L...50,000
Bierstadt, M. E...200,000
Billquitest, C. L...75,000
Boeyer, J. D...50,000
Boardman, A. E...50,000
Bodenheimer, A. S...100,000
Boger, A...100,000
Bostwick, H. C...200,000
Bourne, E. H...50,000
Bowson, E. M...50,000
Bradley, E...50,000
Braker, K. C...75,000
Brand, S. W...100,000
Braun, M. J...75,000
Brewster, E. D...50,000
Brokaw, H...50,000
Brokaw, B. G...50,000
Brown, M. H. A...50,000
Brown, R. A...50,000
Burden, F. V...50,000
Burton, H. E...50,000
Byrne, H. M...75,000
Cameron, A. E...75,000
Carter, H. C. D...75,000
Carter, Laura...50,000
Childs, Eliz. H...100,000
Claiborne, M. L...75,000
Cless, M. M. F...50,000
Cogwell, C. L...200,000
Cohen, Emma...50,000
Cohen, J. H...100,000
Cohen, Esther...50,000
Colby, Jessie...50,000
Cole, C. F...50,000
Collier, S. S...100,000
Conklin, E. T...50,000
Cragin, M. W...50,000
Crane, Jane...50,000
Crocker, H. M...100,000
Cromwell, J. O...50,000
Crosby, F. D...50,000
Crowe, G. H...50,000
Crystal, L. G...100,000
Cullman, Ida R...75,000
Curtis, J. D...100,000
Cushman, C. H...75,000
Dana, Agnes...50,000
Dana, Ella H...70,000
Darbyshire, B. R. D...50,000
Darlington, Es...75,000
Day, Emily D...100,000
De Foe, E...75,000
De Haven, V...50,000
De Jough, M...50,000
Delano, L. P...50,000
Dickerson, I. M...50,000
Dill, M. A...75,000
Dilley, M. A...50,000
Ehrenberg, L...100,000
Ehrenberg, E...50,000
Engle, C. L...50,000
Esterson, E...150,000
Everson, M. L...50,000
Fahnestack, J. G...100,000
Fahnestack, Mabel M...75,000
Fallon, M...50,000
Fleischman, J...50,000
Fletcher, J. B...50,000
Ford, Marie...50,000
Foster, J. G...100,000
Freeman, A. P...50,000
Frankenheimer, Ida...50,000
Frankenheimer, Rose...100,000
Garvan, M. G...50,000
Godden, G. L...50,000
Gregory, M. H...75,000
Gibbs, F. D...50,000
Goldsmith, L. B...50,000
Jackson, C. M...50,000
James, E. R. P...100,000
Jenks, M. D...50,000
Jones, Mabel...100,000
Johnson, G. L...50,000
Johnson, T...75,000
Johnston, M. L...100,000
Jones, Rebecca...50,000
Jones, E. W...50,000
Jordan, P. B...75,000
Jutte, J. O...50,000
Kahn, Mrs. Otto H...50,000
Kahn, Mrs. W. N...50,000
Kahn, M. J...75,000
Kahn, A. C...70,000
Kahn, L. L...50,000
Kahn, S. K...50,000
Kane, J...200,000
Karff, B...70,000
Kastel, E...50,000
Kaufman, A. L...50,000
Kaufman, E. M...50,000
Keesh, C. J...100,000
Keep, E. W...50,000
Kelley, M. W...50,000
Keller, E. B...75,000
Kelly, S. R...100,000
Kendall, G...100,000
Kendall, S. H...100,000
Kenna, M. K...50,000
Kennedy, E. B...50,000
Kennedy, M...100,000
Kernochan, M. S...100,000
Keys, A. M...50,000
Kidd, A. E...100,000
Kinsella, M...50,000
Kissman, G...50,000
Kleinhousser, V...50,000
Kapper, G...50,000
Kountze, A. P...200,000
Kountze, A. P...200,000
Kridel, M...100,000
Lamport, Mrs. S. C...100,000
Lang, J. K...50,000
Langeloth, V...100,000
Laroche, J. M...50,000
Lawton, J...50,000
Leavy, Rose...50,000
Lelar, L. L...50,000
Levin, J...50,000
Levy, E...50,000
Levy, R. G...50,000
Levy, S. K...100,000
Levy, T. G...50,000
Lewis, Bella...50,000
Lewis, C. H...50,000
Hatch, C. C...100,000
Hatfield, S. M...50,000
Hathaway, Helen...100,000
Hayden, M. J...75,000
Hecht, M. L...50,000
Hirsche, J. B. M...50,000
Hirsche, H...50,000
Hirst, Flora...100,000
Hopkins, Zoe...50,000
Horne, B...50,000
Horner, Lillian...100,000
Hoyt, E. O...50,000
Hoyt, R. S...200,000
Hoyt, W. D...50,000
Hunt, E. D...50,000
Goldstein, G...50,000
Goldstein, H. C...50,000
Gordon, A. McC...50,000
Gould, S. R...75,000
Grant, Julie M...100,000
Gray, Anna C...100,000
Gray, Helen...50,000
Griswold, E...$300,000
Hamilton, M. L. B...50,000
Hammill, M. E...100,000
Hava, J. L...250,000
Havan, C. A...70,000
Hardin, M. F...150,000
Harkness, E. H...50,000
Harkness, F. S...70,000
Harkness, M. M...50,000
Harris, K. B...50,000
Harris, L...100,000
Huntington C...50,000
Huntington, E. B...50,000
Hutton, B...100,000
Hyde, L. B...100,000
Ickelheimer, P...50,000
Ingram, Edith...80,000
Irving, T. R...75,000
Iselin, E. C...100,000
Iselin, E. J...100,000
Iselin, Miss G...75,000
Iselin, Marie...100,000
Iselin, Pauline...100,000
Lichtenstein, M...50,000
Lisner, J. C...50,000
Loewe, F...100,000
Loewenstein, L...300,000
Logan, E. J...50,000
Longfellow, J. L. D...75,000
Lyman, A. I...150,000
Mayer, Mildred...150,000
McCullough, A. C...150,000
McNair, Eliza...100,000
Millbank, K. P...100,000
Moffatt, E. P...100,000
Moore, A. W. S...100,000
Morgan, P. L. V...100,000
Morgan, H. De W...100,000
Morrison, I. J...250,000
Myers, J...150,000
Nadelman, Mrs. Eli...300,000
Nathan, R...250,000
New, S. L...250,000
Norris, E. J...100,000
Norris, M. L...100,000
Outterson, E. S...300,000
Pace, A. E...100,000
Palmer, E...150,000
Palmer, L. A...100,000
Pierce, S. L...100,000
Pouvert, M. N...100,000
Pratt, H...500,000
Price, Sadie...400,000
Robinson, S. J...300,000
Sansome, M. A...200,000
Schaefer, R...300,000
Schiffer, R...100,000
Sherwood, J. D...100,000
Spofford, E. H...100,000
Steinman, Mrs. GH...100,000
Tamsis, C. T...100,000
Thompson, M. V...500,000
Van Zedlitz, A. H...100,000
Weeks, J. D...300,000
Wilmerding, E. L...150,000
Winthrop, R. W...100,000
Woolf, M. S...100,000

Non-residents on the assessment roll include James B. Duke, $100,000; William A. Clark, $400,000; Helen C. Frick, $72,000; Frank J. Gould, $75,000; George J. Gould, $150,000; Louisine W. Havemeyer, $75,000; James N. Hill, $1,000,000; Mrs. Isabel G. Rockefeller, $50,000; Percy A. Rockefeller $500,000, and Joseph J. Duveen, $100,000.

EQUITABLE BUILDING PUT AT $30,000,000

Altman's Store Is Assessed $13,800,000 and the Plaza Hotel $11,500,000.

The following is the list prepared by Henry M. Goldfogle, President of the Board of Taxes and Assessments, showing the assessment of most of the large buildings of the city:

OFFICE BUILDINGS.

Name.	1922.	1923.
N. Y. Produce Exchange	$4,850,000	$4,900,000
Cunard Building	11,000,000	11,000,000
Bowling Green	4,500,000	4,500,000
Washington Building	3,600,000	3,600,000
Whitehall Building	8,100,000	8,100,000
U. S. Shipping Board	1,850,000	1,850,000
Adams Express	8,000,000	8,000,000
American Express	4,375,000	4,375,000
Empire Building	4,800,000	4,800,000
26 Broadway	4,525,000	7,250,000
22 Broadway	1,350,000	1,350,000
42 Broadway	4,875,000	4,875,000
Exchange Court	3,500,000	3,500,000
1 Wall Street	1,050,000	1,050,000
Stock Exchange	10,920,000	13,800,000
Commercial Cable	5,000,000	5,000,000
24 Broad Street	2,500,000	2,500,000
50 Broad Street	2,450,000	2,450,000
Valentine Building	1,050,000	1,050,000
Seaboard National Bank	2,000,000	2,000,000
Post & Flagg	525,000	525,000
Broad Exchange	6,000,000	6,000,000
Mills Building	5,000,000	5,000,000
J. P. Morgan	5,800,000	5,800,000
National City Bank	6,300,000	6,300,000
N. Y. Cotton Exchange	1,250,000	1,175,000
Kerr Realty Company	1,200,000	1,200,000
60 Wall Street	2,500,000	2,500,000
80 Maiden Lane	4,210,000	4,200,000
Mechanics & Metals Bk.	3,400,000	3,500,000
Mutual Life Ins. Co.	10,466,000	10,466,000
American Surety	5,750,000	7,500,000
Hanover National Bank	4,775,000	4,775,000
Bankers Trust	7,000,000	7,000,000
Equitable Building	30,000,000	30,000,000
Guaranty Trust Co.	8,675,000	8,675,000
Nat. Bank of Commerce	5,700,000	5,700,000
111 Broadway	7,000,000	7,000,000
115 Broadway	6,000,000	6,000,000
2 Rector Street	3,700,000	3,700,000
30 Church Street	8,250,000	8,250,000
50 Church Street	5,100,000	5,100,000
165 Broadway	6,650,000	6,650,000
Singer Building	8,200,000	8,200,000
Liberty Tower	2,050,000	2,050,000
American Telephone and Telegraph	12,500,000	17,800,000
National Park Bank	8,500,000	11,750,000
Tribune Building	2,150,000	2,150,000
World Building	2,975,000	2,975,000
Woolworth Building	12,500,000	12,500,000
280 Broadway	3,200,000	3,200,000
Emigrants Bank	3,525,000	3,525,000
Central Telephone Exchange	4,500,000	6,325,000
Holland House	1,850,000	1,850,000
Marbridge Building	4,825,000	4,825,000
Consolidated Gas	2,800,000	2,800,000
Germania Life Company	1,500,000	1,500,000
Eagle Building	1,475,000	1,475,000
Flatiron Building	2,025,000	2,025,000
Metropolitan Life Insurance Company	13,250,000	13,250,000
Metropolitan Life (Annex)	2,250,000	2,250,000
Textile Building	5,250,000	5,250,000
Banks Building	1,000,000	1,000,000
66-70 West 40th St.	328,000	685,000
Heidelberg Building	1,550,000	1,550,000
Brokaw Brothers	2,800,000	2,800,000
Longacre	3,100,000	3,200,000
Fitzgerald	2,700,000	3,100,000
Putnam Building	3,300,000	3,400,000
Exhibition Building	2,130,000	2,180,000
Candler Building	2,150,000	2,275,000
U. S. Rubber Co.	2,050,000	2,050,000
Mecca Building	1,625,000	1,675,000
Wurlitzer Building	2,200,000	2,200,000
Gotham Building	1,850,000	1,800,000
Ideal Investing Co.	2,150,000	2,150,000
Knickerbocker	4,800,000	4,800,000
Robertson & Cole	725,000	725,000
Loew	4,100,000	4,800,000
Fisk		3,200,000
Acolian Hall	2,400,000	2,400,000
516 Fifth Avenue	1,050,000	1,050,000
542 Fifth Avenue	1,500,000	1,500,000
Cowperthwait Building	400,000	415,000
Century Building	975,000	975,000
Fifth Avenue Bank	1,800,000	1,800,000
550 Fifth Avenue	1,035,000	1,800,000
Heckscher Building, 42d St. and Madison Av.	2,700,000	2,700,000
Carbon & Carbide Bldg.	4,300,000	4,300,000
Lincoln Safe Deposit	3,000,000	4,300,000
Vanderbilt Building	1,875,000	1,875,000
Vanderbilt Concourse	1,300,000	1,300,000
Strauss Building	4,350,000	4,350,000
Borden Building	2,300,000	2,500,000
Canadian Pacific	6,600,000	6,600,000
Heckscher Bldg., 57th St.	5,725,000	5,725,000
Cammeyer Building	850,000	850,000
Gradings	1,150,000	1,150,000
40 W. 44th St. Corp.	500,000	1,400,000
Penn Terminal Bldg.	2,540,000	2,540,000
Garment Centre	4,500,000	4,500,000
500 Seventh Av.	3,775,000	3,775,000

HOTELS.

Name.	1922.	1923.
McAlpin	9,825,000	9,850,000
McAlpin (Annex)	1,140,000	1,140,000
Breslin	1,625,000	1,625,000
Woleott	735,000	735,000
Imperial	1,935,000	1,935,000
Imperial	1,165,000	1,165,000
Imperial	515,000	515,000
Martinique (Annex)	1,920,000	1,920,000
Waldorf	4,525,000	4,525,000
Waldorf	7,700,000	7,700,000
Continental	1,475,000	1,500,000
Claridge	2,800,000	2,800,000
Wallack	1,750,000	1,750,000
Wallack (Annex)	440,000	440,000
Gerard	750,000	760,000
Princeton	235,000	235,000
Palace	215,000	215,000
St. James	450,000	450,000
Remington	205,000	205,000
St. Francis	230,000	230,000
Creighton	230,000	230,000
Portland	235,000	253,000
Somerset	550,000	560,000
Longacre	525,000	540,000
American	785,000	800,000
Flanders	430,000	440,000
St. Margaret	240,000	245,000
Bristol	1,025,000	1,025,000
Maryland	250,000	250,000
De France	480,000	480,000
Laurelton	390,000	390,000
Wellington	750,000	750,000
Great Northern	1,250,000	1,260,000
St. Hubert	450,000	465,000
Normandie	715,000	715,000
Astor	7,000,000	7,139,000
Cumberland	925,000	925,000
Albemarle	525,000	525,000
Woodward	800,000	800,000
Woodward	355,000	355,000
Thorndyke	310,000	310,000
Woodstock	1,300,000	1,325,000
Marie Antoinette	1,800,000	1,800,000
Marie Antoinette	735,000	735,000
St. Paul	860,000	860,000
Monticello	225,000	225,000
Wallace	700,000	700,000
Hargrave	640,000	640,000
Berkely	850,000	850,000
Majestic	2,225,000	2,225,000
Manhattan Square	750,000	750,000
Sherman Square	835,000	835,000
Sherman Square (Annex)	600,000	600,000
Robert Fulton	750,000	750,000
St. Andrew	1,275,000	1,300,000
Ansonia	4,500,000	4,500,000
Willard	250,000	250,000
Willard	280,000	280,000
Belleclaire	1,075,000	1,075,000
Collingwood	580,000	600,000
Royalton	800,000	800,000
Schuyler	400,000	400,000
Algonquin	600,000	600,000
Biltmore	9,500,000	9,500,000
Ritz Carlton	5,850,000	5,850,000
Iroquois	450,000	450,000
Gotham	2,900,000	3,000,000
Plaza	8,250,000	11,500,000
Belmont	5,000,000	5,000,000
Chatham	1,350,000	1,375,000
St. Regis	2,850,000	2,850,000
Ambassador	4,200,000	4,200,000
Commodore	9,500,000	9,500,000
Colonial	650,000	650,000
Beresford	800,000	800,000
Peter Stuyvesant	1,050,000	1,050,000
Posely Court	925,000	925,000
St. Urban	1,100,000	1,100,000
Turin	1,000,000	1,140,000
Endicot	65,000	650,000
Bretton Hall	1,600,000	1,600,000

THEATRES.

Name.	1922.	1923.
Comedy	$350,000	$350,000
Miller	510,000	520,000
Cohan	2,700,000	2,700,000
Hudson	590,000	590,000
Belasco	560,000	570,000
Lyceum	550,000	560,000
Palace	1,300,000	1,300,000
Cort	475,000	475,000
Columbia	1,250,000	1,250,000
Vanderbilt	340,000	340,000
Belmont	210,000	210,000
Forty-eighth Street	410,000	420,000
Playhouse	470,000	480,000
Punch and Judy	150,000	150,000
Carneg

160 Broadway . . New York
14 Court Street . Brooklyn

Lawyers Title and Trust Company

Bloomingdale's
59th to 60th—Lex. to 3d Avs.

Greenhouse Specials

Extra fine Boston Ferns, Rubber Plants and ready-filled Fern Dishes, 50c ea.

For Fall Planting

Bulbs — Hyacinths, Tulips, double, single and Darwins; Yellow Narcissus, Paper White Narcissus, Crocus and Freesia at lowest prices.

Flowering Shrubs, 69c ea. Such as Althea, Rose of Sharon, Forsythia, Hydrangea, White and Purple Lilac, Deutzia, Philadelphus or Syringa, Snowball, White and Pink Spirea, Weigela.

California Privet, 6c ea.; 25 for $1.25; 100 for $4.50.

Grass Seed, 29c qt.; $3.75 for ½ bu.; $7.00 for 1 bu.

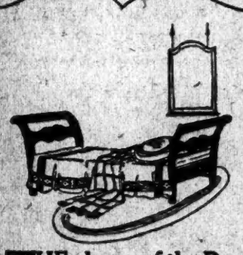
Grape Vines, 29c ea.; $3.00 doz.

Gooseberry and Currant Bushes, 89c ea.; $4.00 doz.

Peonies, white, pink and red, 49c ea.

Irish Roots, 10c ea.; $1.00 doz.

Evergreens, such as Arborvitae, Retinospora, etc., 89c ea. and up.



THE charm of the Day Bed is in its daily usefulness.

"Hall" Day Beds are reasonably priced and harmonize with any scheme of furnishing.

FRANK A. Hall & SONS
Bedding Specialists
25 West 45th St., New York

Mahogany table decoration $7.50 Fruit separately

GIFTS, of course. But a legion of engaging little touches which have power, far beyond their size or price, to lend a new charm to the rooms you know so well.

OVINGTON'S
"The Gift Shop of Fifth Avenue"
Fifth Avenue at 39th Street

"When Broke" call on "Uncle Ben"
BENJAMIN FOX
Reliable Pawnbroker
72 8th Ave. Near 14th Street
LIBERAL LOANS ON **DIAMONDS**
Watches, Jewelry, Silverware, Musical and all other Instruments, rugs, tapestries, bronzes, furs (Raw and Manufactured), also men's fine clothing.
Loans in Any Amount
Legal Rates Daily
Private Office for Ladies.
House of Polite and Cheerful Service.
Fine Moeler Vault
Just Completed. Est. 1876.
Bargains in Diamonds
Constantly on Hand.

REPUBLICANS NAME BENCH INCUMBENTS

First District Nominates Supreme Court Justices Lehman, McGoldrick and Marsh.

CHOICE IS UNANIMOUS

Two of Candidates Are Democrats—Koenig Opposes Straight Party Selections.

Two Democrats and one Republican were nominated for Justices of the Supreme Court at the Republican Judicial Convention for the First Judicial District, which was held last night at Bryant Hall, Sixth Avenue and Forty-second Street. The district is composed of the counties of New York and Bronx.

All three candidates at present occupy places on the Supreme Court bench. Justice Irving Lehman has served a full term and is a candidate for re-election. Justice Edward J. McGoldrick was appointed by Governor Miller to fill the vacancy created through the death of Justice Bartow S. Weeks. Justice Robert McC. Marsh was appointed when Justice Henry D. Hotchkiss died early this year. Justices Lehman and McGoldrick are Democrats.

The three candidates were the unanimous selection of the convention in which 181 delegates sat. Before the convention was called to order, however, the Executive Committee of the New York County Republican Committee held a meeting behind closed doors at which half a dozen Republican district leaders strenuously objected to the indorsement of the Democratic Judges and urged the nomination of "straight" Republican candidates.

Samuel S. Koenig, Chairman of the Republican County Committee, opposed this, saying that it was established party policy to indorse a Justice of the Supreme Court who has made good in office, regardless of his party affiliation.

"Some one will ask," Mr. Koenig said afterward, "why we did not, under the circumstances, endorse Surrogate Cohalan. You know why it was not done, but others might not understand. The Surrogate's Court is different from the Supreme Court. It is administrative rather than judicial. It has not been the policy of the opposition party to nominate for that court men of such high qualifications that there could be no question about their independence and other high qualifications that would entitle them to Republican support.

"The Surrogates Court is regarded by Tammany Hall chiefly as a patronage producer, and their nominations for that court are generally made with that circumstance in mind. At present the 160 jobs under the Surrogates are all held by Democrats. There is no reason why we as Republicans should vote to support and continue that policy."

Colonel James R. Sheffield, who was Chairman of the convention, drew great applause when, in assuming the gavel, he paid tribute to Governor Miller.

"We have had many distinguished men in the high office he now occupies, including one great Democrat who became President of the United States, but among all of them there is none that in courage, ability and knowledge of the State's business can compare with Nathan Miller," he said. "In all our history no man has so impressed himself upon the thinking and intelligent men and women of a great Commonwealth in two short years as has he."

The Democratic Judiciary Convention for the Second District opened yesterday in the Jefferson Building, 2 and 4 Court Square, Brooklyn, and adjourned until 11 o'clock this morning without nominating two candidates for the Supreme Court bench. The adjournment was taken in deference to Yom Kippur, the Jewish holiday.

RALSTON OPENS CAMPAIGN.

Democratic Indiana Senatorial Candidate Endorses Four-Power Compact

TIPTON, Ind., Oct. 2.—Samuel M. Ralston, Democratic nominee for Senator from Indiana, delivered the keynote address of his campaign here tonight. He expressed his resolve, if elected, to work actively for curtailment of Government expenditures, declaring that he considered the rights of society superior to those of capital and labor. He added that as it supported his view that America must make her contribution for universal peace, he would co-operate with President Harding in making his four-power compact function.

"Whether the President during my term of office, or any part of it, be of my political faith or not, I shall stand at his back for the maintenance of law and order—for the law as it is finally settled by our courts," said Mr. Ralston.

CALLS WET FIGHT HOPELESS

North Carolina Judge Says Country Will Win War on Liquor.

CHARLOTTE, N. C., Oct. 2.—Federal Judge Webb, in charging the new Grand Jury here today, declared that "the hope in the hearts of a minority of this country that liquor is coming back is fast dying out.

"The bootlegger and the blockader are fighting a hopeless cause," Judge Webb continued, in calling the Grand Jury's attention to the Volstead act as a law whose enforcement the jury should guard. "The United States has never been whipped in any war yet, and it will not be whipped in the battle which has been joined by these enemies of American homes, of American traditions, of American institutions and of American destiny.

"The only war, I pray God, that this Republic will ever be forced to engage in hereafter is the war to drive liquor eternally out of existence in our land."

REPUBLICANS BEGIN CAMPAIGN TONIGHT

Miller and Running Mates to Be Notified at Cooper Union Meeting.

NEW CHAIRMAN ON THE JOB

Governor to Start State-Wide Tour Next Week That Will Last Until Election.

The Republican campaign will begin this evening, when Governor Miller and other State candidates will be formally notified of their nominations at a meeting at Cooper Union, with United States Senator James W. Wadsworth presiding.

The principal speaker, of course, will be the Governor. But the other candidates, a majority of them newcomers in politics, will also make their initial bow before the political footlights.

Republican campaign plans are already well advanced. The Republicans knew who was to be their candidate for Governor. Consequently they were able to prepare tons of campaign literature and to work out a complete campaign itinerary even before the convention met.

George K. Morris of Amsterdam, the newly elected Chairman of the Republican State Committee, was at his desk at Republican headquarters in Thirty-ninth Street for the first time yesterday afternoon. He was introduced to the newspaper men reporting political events by George A. Glynn, his predecessor.

Mr. Morris is a comparatively young man and wealthy enough to devote all his time to his new duties. For the last four years he has been Chairman of the Republican County Committee of Montgomery, where he built up a strong organization.

"I found the party machinery in first-class running order," he said. "We have a strong ticket. Our chances of winning are exceedingly bright."

Mr. Morris said he probably would spend one day a week in Albany and another at Syracuse, within easy access of up-State county chairmen.

After the Cooper Union meeting Governor Miller will spend two days here. He will speak tomorrow evening at the regular monthly meeting of the Kings County Republican Committee at the Kismet Temple in Brooklyn. On Thursday he will speak in Queens. On Friday he will address a night meeting at Poughkeepsie. On Saturday he is scheduled to address Republican women at their second "get-together" luncheon in the Hotel Astor under the auspices of the Women's Division of the New York County Republican Committee.

Miss Helen Varrick Bothwell, county leader of the Republican women, said last night that she expected an attendance of approximately 1,200. All the Republican State and local candidates will attend, she said.

Governor Miller will wind up his first week of campaigning at Troy on Saturday evening. On Monday he and his party will start on a statewide tour that will end only a few hours before the polls open on election day.

WARD IS RE-ELECTED WESTCHESTER LEADER

Republican County Committee Unanimous in Choice—Insurgents Absent.

Special to The New York Times.

WHITE PLAINS, N. Y., Oct. 2.—William L. Ward, Republican leader of Westchester County for twenty-seven years, and political adviser of Governor Miller, was re-elected Chairman of the Westchester County Republican Committee for the twenty-eighth consecutive time at the meeting of that organization here today.

There were 500 members of the committee present, including many women, and there was not a dissenting vote. The Insurgent Republicans who had opposed the organization candidates in the primaries, failed to put in an appearance. They had elected only twenty committeemen and most of these voted for Mr. Ward. The other officers of the County Committee elected were: Mrs. Henrietta W. Livermore of Yonkers, Vice Chairman; Henry R. Barrett of White Plains, Secretary, and Arthur W. Lawrence of Bronxville, Treasurer.

Mr. Ward received a rousing reception when he appeared before the committee. He said that every candidate on the State ticket outside of Monroe and Marshall was drafted and accepted the draft. "In all my experience I have never known a State ticket so full of promise and one which will give such a high return to the State," he said.

Resolutions were adopted endorsing the national, State and County Administrations.

BETTING FAVORS MILLER.

Democratic Money Absent; $1,000 Even on Governor Has No Takers.

The outstanding feature in the election betting in Wall Street yesterday was the absence of Democratic money. G. B. de Chasdenedes & Co. report that they were offering $1,000 at even money in favor of Governor Miller, but there were no takers.

Previous betting on the Gubernatorial election was mostly at 6 to 5 in favor of Smith, with some wagers placed on him at even money.

WOMAN FOR SENATE TO SUCCEED WATSON

Georgia Appointment Will Be an Empty Honor, as Election Precedes Convening of Congress.

Special to The New York Times.

ATLANTA, Ga., Oct. 2.—The stage appears set for the nation to pay honor to the first woman ever appointed to the United States Senate. She will have an empty honor, it is true, as a successor to the late Thomas E. Watson will be nominated in a special primary this month and elected before Congress meets again.

Governor Hardwick Sunday offered the place to Mrs. Thomas E. Watson, but it is understood that she will formally decline the place tomorrow. It is understood on the authority of several of the Governor's closest friends that he will name Mrs. W. H. Felton of Cartersville, called "the Grand Old Lady of Georgia." That she will accept is believed here.

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TOM FOLEY MAKES PEACE WITH HEARST

Continued from Page 1, Column 3.

have united on the ticket and the platform adopted at Syracuse, which gives to forward-looking citizens a promise of genuine progress in the government of our State," said Mr. Smith. "In this age of better things we should go forward. It is bad enough to stand still, but it is infinitely worse to go backward. It seems to the citizens of progressive ideas that the present Republican Administration in the State has been going backward.

"Democracy is at its best when all the people have something to say. Control by a narrow group will always tend to weaken faith and public confidence in popular government. The united democracy, fortified by a record of achievement and backed by the promise of future service, is invincible as against the badly shattered ranks of reaction that fulfill only such promises as they make to 'special interests.'"

Mr. Smith said he was anxious to begin his campaign. "It is fitting that I raise my voice in the opening of the campaign right here in my home district, among my friends and neighbors," he said. "Eighteen times I have run for public office. I believe I am the champion office runner of the world, but I am starting this race with a bad left foot. (The ex-Governor is suffering from an attack of rheumatism). I assure you, however, that it is only my left foot that is affected. My head is all right and I am going to use it.

Starts Fight With Confidence.

"Naturally, I welcome the opportunity to cross swords with Governor Miller. He defeated me in a year that saw one of the greatest Republican landslides, when even the solid phalanx of the Southern Democratic States was broken down. I lost by but a small majority, and I know it was because the minds of the people were engrossed in the national issues.

"I enter upon the present campaign with confidence. I feel that we are right. I am starting with very little preparation. However, at nights, when I get through with my trucking business, I go home and study the State issues. I have lived to see many of the things that I originated in Albany carried to a successful conclusion. When I was Governor I labored under the handicap of a Republican Legislature. The present Republican Governor has no excuse. He had the full mandate of the people with a Legislature of his own party behind him. I couldn't get even decent consideration from the Republican Legislature for the things I advocated.

"We have victory before us, but it will not be accomplished without hard work. This State has a normal enrolled Republican majority of between 250,000 and 275,000. We have not alone to convince the members of our own party that our cause is right, but we must gain the independent voters of the State, and also make inroads in the Republican ranks to obtain victory."

In conclusion Mr. Smith said:

"I haven't the slightest fear of the result of this campaign, and I believe that it will be the forerunner of a great national victory for our party in 1924."

Among others who made speeches were State Senator James J. Walker, Representative Daniel Reardon, Leader Dan Dinn and Magistrate Thomas F. Nolan.

It was announced at the meeting that all the candidates nominated at the Syracuse convention will be formally notified at the National Democratic Club, Fifteenth Street and Fifth Avenue, at 8 o'clock Thursday night. The permanent Chairman of the convention, Mayor William S. Hackett of Albany, will preside. All the candidates, including ex-Governor Smith, will then make their speeches of acceptance. There will be no cards of admission and the public is invited.

COPELAND ACCEPTS WITH MAYOR'S O. K.

Confers With Hylan, Then Announces He Will Run for United States Senate.

Health Commissioner Royal S. Copeland announced last night that he would accept the nomination for United States Senator to succeed United States Senator Calder which was tendered to him last Friday night by the Democratic State Convention. Dr. Copeland reached his decision after a conference with Mayor Hylan over luncheon.

In announcing his acceptance, Dr. Copeland said:

"There has come to me a call which, if it is obeyed, takes me into a broader field and greater responsibility. Naturally I could not answer without viewing the new land and talking with the friends who have walked with me. The slowness of my response has not been due to a lack of appreciation of the great honor. It has been due to a natural reluctance to turn aside from present duties to assume burdens and responsibilities of this larger field of public service.

"More and more Government has become centralized. Beyond the dreams of the founders of the Republic, Federal control has encroached upon the reserved powers the States were to keep. I am not at all sure this is for the good of the country. It places in the hands of a few power which may be abused. It is particularly true of the United States Senate that ninety-six men are enthroned in a place which is powerful beyond description.

"This body must be composed of men of the people, men whose hearts beat in unison with the needs of the great masses, or America is no better than an oligarchy and our boasted liberty is but a vain word.

"There are unlimited opportunities for public service in the United States Senate. With these thoughts in mind I shall accept the nomination."

Mayor Hylan's recommendation that his appointee for Health Commissioner take second place on the ticket with ex-Governor Smith was accepted as an indication that the Mayor will do nothing to hurt the ticket, although relations between the City Hall and former Governor Smith have not been quite harmonious.

"I advised Dr. Copeland to accept the nomination," Mayor Hylan said, after returning from lunch. "I'll regret to see the City of New York lose his services, as it ultimately will, for he is sure of being elected. He has done great work in the Health Department. In the United States Senate he will be able to serve the people of the whole nation. It is for that reason I felt that I should advise him to accept the nomination. In the Senate he will be able, for instance, to curb the national traffic in narcotics."

The Health Commissioner made public last night the following cablegram from Nathan Straus, sent yesterday from Torquay, a watering place on the south coast of England:

"Heartiest congratulations. If the people are as wise at the polls as was the party in your nomination, Senatorship will open vast opportunities for continuing your inestimable services. What you accomplished in New York in prevention of sickness and saving of life should be extended throughout the United States."

Charles F. Murphy, Tammany leader, did not come up from Good Ground yesterday, but it was announced at Tammany Hall that he would be at his desk today to meet members of the Executive Committee and map out plans for the campaign.

Mayor Hackett of Albany, who was Permanent Chairman of the Democratic State Convention, will preside at the Democratic notification ceremonies at the National Democratic Club on Thursday, when ex-Governor Smith and the other candidates will make their speeches of acceptance.

At the annual meeting of the Democratic County Committee of Bronx County, in the Morris High School, Boston Road and 166th Street, The Bronx, last night, officers were elected, including several women. Dr. Royal S. Copeland, Health Commissioner and Democratic candidate for United States Senator, made an address, his first since his nomination by the Syracuse convention.

Dr. Copeland told his audience of nearly 1,000 persons that "down in Michigan, where I came from, they say a United States Senatorship is worth about $2,500,000, and when I wired my father that I had been nominated the other day he came back at me with something like this: 'Congratulations, my boy; but where did you dig up the cash?'"

Dr. Copeland said that as Health Commissioner he had the "best job any New York City man could want or hope for," and that he had "enjoyed it immensely."

The Health Commissioner asked the support of all Bronx Democrats for the Democratic ticket, urging especially the election of "Al" Smith for Governor. He said Nov. 7 was his birthday, and declared that on that day the Democratic Party would "celebrate a victory marked by one of the greatest sweeps ever recorded in New York."

A resolution was adopted at the meeting pledging support of Bronx Democrats to the various candidates nominated by the party. The meeting approved the designation of Sheriff Edward J. Flynn as Bronx County Chairman, and officers were elected as follows:

Chairman of the Committee, Harry B. Chambers; Temporary Chairman, James A. Hamilton; First Vice Chairman, William S. Evans; Second Vice Chairman, Julia A. Gainey, and District Vice Chairmen, Anna Wallace, Edward Gilson, Louis F. Haffen, Timothy Fitzgerald, Eugene O'Dell, Grace Moran, Albert H. Vitale, Eva Berry and Thomas F. Cavanagh. Dr. Carl S. Kennard was chosen Secretary and James A. McMahon Recording Secretary. Mabel Byrne was chosen Corresponding Secretary and James J. Carr Treasurer. James L. Sharkey and Edward White were named Sergeants-at-Arms.

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ASK SOCIAL JUSTICE IN JEWISH RITUAL

Revised Form, Used for First Time Yesterday, Attracts Wide Attention.

PLEA FOR UNFORTUNATE

Warning Against Misuse of Power and Wealth—Troubles Bred by Arrogance and Covetousness.

The second volume of the revised Union Prayer Book for Jewish worship, edited and published by the Central Conference of American Rabbis, came from the presses in time to be used yesterday for the first time in the Day of Atonement devotions of reformed congregations in New York and other cities. The new volume comprises the ritual for New Year as well as that for the Day of Atonement, but it had not been published in time for use on the first-mentioned holiday.

The feature of the revised Day of Atonement ritual which attracted most attention was the prayer used at the afternoon service, immediately before the returning of the scroll. Special mention was made of this prayer by the Rev. Dr. David Philipson of Hebrew Union College, Cincinnati, who was Chairman of the Committee on Revision, in a recent article in The American Hebrew. The prayer is devoted almost entirely to a plea for social and industrial justice, a warning against misuse of power and riches and a declaration that troubles in the world of business and industry are inherent, not in nature, but in man's personal covetousness, arrogance and cold indifference to others.

The text of the new prayer with the interpolations by the choir follows:

Minister.

This day of Atonement is given to us to reconcile us with God, to restore peace with our fellowmen and with ourselves, wherever discontent and selfishness have marred the harmony of our lives. It reminds us that all we are and all we have come from God. To Him we owe life and health, success and happiness. He has given us dominion over the works of His hands, so that, as faithful stewards, we may dispense wisely for the good of all His creatures. Rich and poor, strong and weak, wise and simple, He has bound us together by ties of sympathy and fellowship, so that we may form one loving brotherhood, one united family in the presence of our heavenly Father.

The knowledge of this truth was ever fostered in Israel by the Sabbath. It was ordained as a day of redemption from servitude so that on that day the laborer might be free as his master. Likewise, the Sabbatical year brought release to every one in Israel who bore the yoke of slavery or of debt. But most solemnly did the Day of Atonement affirm God's law of justice and human brotherhood, when, in each jubilee year, the Shofar proclaimed liberty throughout the land unto all the inhabitants thereof. Then was each man to return to his home and his patrimony, and families and friends were to be reunited in concord and good-will. Thereby the truth was made known, that God is the Lord of all the earth, the creator and owner of the land, and all that is thereon. For the heaven and the earth are His and we are but day laborers and sojourners before Him.

Therefore, on this Sabbath of Sabbaths, God would have us make reparation for every wrong done to our fellow men in the eager struggle for existence. And those who have been bruised and beaten down in life's battle. He would have restored to them birthright of freedom and independence. In His all-wise providence God has appointed this Day of Atonement to reconcile each human being to his destiny, and to restore peace and tranquillity to every heart and home.

The Choir.

For He satisfieth the longing heart and filleth the hungry with food. Oh, that men would praise the Lord for His goodness and for His kindness to the children of men.

Minister.

While the problems of livelihood have always been urgent, never before have they pressed upon us so insistantly and with such disquieting effects. What disturbs one now is not the fear that God's earth might cease to yield, but the unhappy realization of the growing discontent with the manner in which the earth's increase is shared and enjoyed by the human family. The world of commerce and industry is filled with threatening suspicions and antagonisms. Great plenty and abject poverty, limitless power and utter weakness exist side by side. These disparities are forcing themselves upon the attention of men and women as they have never done before. Everywhere earnest minds are seeking to know whether these inequalities are justified and permanent, or whether a way may not be found that shall lead to more contentment and greater mutual respect and confidence the world over.

In seeking a solution of these problems, we, the children of Israel, should hold foremost in our minds the belief of our fathers, that human life is of the utmost value and that all duties and responsibilities have for their purpose the safeguarding of the life of man and the furtherance of his nature as a child of God. To Israel, man has always been the centre of our obligations. We have been taught for ages that whatever does not serve to make our neighbor happy and confident and whatever does not dispose him to become kindly and trustful and helpful cannot receive the sanction of God and of his moral law. If our world is torn by great divisions and suspicions due to what is believed to be an unfair and unjust distribution of the world's goods, we cannot and must not regard such a condition as inevitable and normal. Surely we cannot find in such a state of human affairs the promise of mutual appreciation and love. No peace of mind is possible when one lives in the shadow of unwaranted economic uncertainty and in the fear of industrial power that is felt to be used arbitrarily.

It is well to be reminded that even if these fears and suspicions are groundless, they yet remain unsettling influences in the lives of men. They yet disturb them and rob them of confidence in themselves and faith in their fellow-men. But the fears of great masses of men have a foundation and the recurrent protests of thousands upon thousands of men and women are justified. Upon this day, when our hearts are searched by Him who sees and knows all, it is for each one of us to summon his own conscience to help rectify the wrong according to his power.

Our fathers have always been specially sympathetic with the hardships of those that toil. Lawgiver and prophet have warned over and over again that wealth and the possession of power tended to make men callous and insensible to the needs and struggles of others. On the very threshold of our history we were reminded not to forget how we felt when we were in Egypt as strangers and how the oppression and injustice of our taskmasters made us suffer. Labor is man's very life. Nothing comes into the world ready made. The things that we daily enjoy must first be conceived and planned by the human mind and fashioned and formed by the human hand. Let none of us, therefore, in the pride of possession forget the true nature and source of human wealth and be unmindful of the responsibilities of power. It is not possible for any of us, however strong and however wise, to control the destinies of our own lives single handed. Whether we will or no, human life is a co-operative venture and the business of life is carried on whenever and wherever two persons transact any enterprise whatsoever. If there is fair dealing between them, then so much good issues from it and the whole world is enriched thereby. If, however, one man should take advantage of the other, then out of this transaction must inevitably come hatred, strife and possible violence.

In thinking over industrial problems and struggles let us be on our guard against believing that the things that constitute the difficulties are in the order of nature beyond the control of man himself, for in the end, whatever troubles us in the world of business and industry have issued from personal covetousness, arrogance and cold indifference to the welfare of others.

On this day of self-examination let us search and examine our ways and in genuine integrity of mind and humility of spirit make acknowledgment that we ourselves have not been sufficiently mindful of the interests and rights of our fellow-men. We have been too ready to seize upon any excuse to hold what we have and even to multiply it without due regard to the welfare of our brothers and sisters, who depend upon us. In this solemn hour let us resolve to be helpful to the men and women who earnestly and sincerely strive to make a better world and let us on our own part seek to establish this world by such justice as shall be stimulated by generous sympathies and by such righteousness as shall be based upon genuine sacrifice.

The Choir.

Offer the sacrifices of righteousness and put your trust in the Lord.

Minister.

The Almighty takes no delight in the proud and arrogant whose arm crushes the feeble, and who call their strength their god. His help goes forth to the weak, and their supplications are answered from on high. He champions the cause of the oppressed and requites evildoers for their unrighteousness. Affliction of the body and fasting alone cannot cleanse the soul of sin and relieve the conscience of its weight of guilt. But these are the true means of atonement: Let justice swell up as waters, and righteousness as a mighty stream. Show compassion every man to his brother; oppress not the stranger, the fatherless, and the widow, and let none of you devise evil in his heart against his neighbor. Speak ye every man the truth with his neighbor; execute the judgment of truth and peace in your gates. Do justly, love mercy and walk humbly with thy God. O, God, grant that we may hearken to the solemn admonition of this Sabbath of Sabbaths in true contrition of heart and humbleness of spirit. Help us to fulfill our obligation to the needy and distressed. Incline our hearts to compassion, that we freely succor the poor, the homeless and the suffering. Aid us to be as a father to the needy, eyes to the blind and feet to the lame. Imbue us with an understanding of our responsibility to our brethren of the House of Israel and to the institutions which minister to their needs. Help us to be generous in our support of all good works. Bless all who labor unselfishly for the welfare and happiness of their fellow-men, and show Thy favor and Thy grace to all who serve Thee in truth and faithfulness. On this Day of Repentance, we return to Thee with chastened hearts; receive us with favor, O God, our Father and our King, our Redeemer and our Saviour. Amen.

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The number of instances in which they found our values surpassed by others was surprisingly small—demonstrating impressively that the merchandise in our regular stock is bought correctly and priced fairly.

In every instance where our value was surpassed or even equalled by a competitor's special sale price, we promptly followed our customary practice of reducing our price so that it would be at least six per cent. below our competitor's.

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Au Quatrieme's representative personally selected the pieces in Italy during the summer. The fact that they are practical for use in American interiors gains added interest because they can be offered at reasonable prices.

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Mostly of walnut, representative of the best periods of Italian furniture. Credenzas, chests of drawers, small tables, dining-room tables, writing tables, refectory tables, consoles desks, benches, dressing tables, armchairs, small side chairs, dining-room chairs, oval flower paintings and the pair of tempera paintings, one of which is illustrated.

Worthy of Note

Set of four 16th Century dining-room chairs, covered with leather, stamped with the original coat of arms of the Farnese family in Ferrara. $550 the set.

16th Century round walnut table from Volpi's collection, with turned legs and round stretchers base. Unusually fine *patine* on the top. $650

Pair of 16th Century Dante walnut arm chairs with seats covered in Venetian red velvet. $500 the pair.

Two pairs 16th Century stools with leather seats from Valpi's collection. $200 the pair.

Several 17th Century Credenzas, some of plain walnut, others carved, various sizes for large and small spaces. $90 to $150

Small 17th Century walnut table, four-sided top with cut corners, carved tripod base. $85

17th Century walnut refectory table, very thick top with grooved edge, heavy stretchers base. $450.

Set of six 17th Century dining-room chairs, with turned walnut legs and stretchers, seats and backs covered in old red damask. $500 the set.

Very distinctive dark walnut chest of drawers with inlay following the edges of its carved panelling. $175.

Light walnut commode of Louis 16th period, elaborately inlaid. $175.

Two pairs of light walnut inlaid chests of drawers. $400 and $800 the pair

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These plans for a larger output bringing an economy of volume now mature just in time to offset the increase in the United States tariff. Therefore, though SILVER KINGS now pay the higher duty, the retail price remains the same—dollar each; $12 dozen; for all kinds; blue, red, yellow, green.

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the SILVER KING," says Abe Mitchell, winner of the Southern open tournament with the remarkable score of 280 for 72 holes. This opinion is echoed by hundreds of thousands of other players all over the world—in America, Europe, Australia—wherever golf is played. The SILVER KING is always king, no matter how it is challenged—in distance, durability, balance; in every quality that goes to make a perfect golf ball.

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SILVER KING production has never caught up with the demand. But we are receiving shipments by nearly every steamer, and the professional at your club may now have a supply on hand. The SILVER KING is distributed in the United States through the golf professionals at the various clubs; it is only rarely that we get enough on hand to place on sale in our two stores.

The purpose of this announcement is not to advertise the SILVER KING. It needs no advertisement. And it is not to bring golfers to our stores for the SILVER KINGS; we have only a few on hand. It is merely to give immediate public notice through the metropolitan press (to be followed later in the golf magazines) to golfers everywhere that notwithstanding the higher tariff, the retail price of the SILVER KING remains at one dollar.

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Exhibit and Sale Opens this morning

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Have you ever seen a million dollars worth of Oriental rugs? Have you ever seen thousands of rugs starting at a humble Anatolian mat at $9.50, and running the gamut of almost every size that could possibly be needed in a home, up to a superb Persian piece, 33x23 feet, at $15,000, all on one floor?

To see this Exhibit will be an interesting experience. To avail of its economies and its rich choice of weaves and colors and sizes will be profitable.

So large a stock of Oriental rugs has not been assembled under any one roof for retail sale in many years. It is the largest purely retail stock in New York—and that means the United States—today.

To display it properly and permit our friends to view it and make selections with some convenience, we have doubled the extent of the Rug Salons. They now wind all the way around the Rotunda in the center of the New Building.

It is not possible to convey an adequate idea of the beauty of the Exhibit or the fascinating desirability of the individual rugs. But the following are the group details of the $250,000 offer of rugs at *a fourth to a third less.*

Room-size Oriental Rugs Fourth to Third Less

200 Persian Mahal Rugs—$135 to $375
$200 to $500 grades. Sizes 10.10x6.7 ft. to 13.2x10.3 ft.

30 Persian Gorevan Rugs—$195 to $325
$275 to $500 grades. Sizes from 12.7x9.3 ft. to 14x11 ft.

30 Persian Serapi Rugs—$195 to $385
$275 to $525 grades. Sizes from 9x7.8 ft. to 13.9x10.8 ft.

60 Persian Arak Rugs—$185 to $750
$250 to $1,000 grades. Sizes from 10.3x7.6 ft. to 17x11 ft.

75 Sarouk Rugs—$375 to $1,650
$500 to $2,200 grades. Sizes 10.1x7.1 ft. to 21.2x13.11 ft.

50 Kermansha Rugs—$216 to $450
$375 to $900 grades. Sizes from 12x9 ft. to 18x10 ft.

50 Fine Kashgar Rugs—$225 to $1,250
$375 to $2,500 grades. Sizes from 12x9 ft. to 19.8x11.8 ft.

14 Fine Hamadan Rugs—$275 to $785
$375 to $1,200 grades. Sizes from 10.8 ft. to 16.2x11.1 ft.

15 Pieces Extra Fine Kashan Rugs—$750 to $2,500
$1,000 to $3,500 grades. Sizes 10x7.6 ft. to 16.7x10.10 ft.

200 Chinese Rugs—$95 to $750
$150 to $1,500 grades. Sizes 9x6 ft. to 20x15 ft.

Small and Medium Size Oriental Rugs— Fourth to Third Less

50 Anatolian Mats at $9.25
$12.50 to $15 grades. Average size 3x1.6 ft.

60 Persian Sarouk Mats—$21.50 and $30
$29.50 to $40 grades. Average size 2.10x1.8 ft.

75 Beloochistan Rugs—$18.75 to $25
$25 to $35 grades. Sizes 3.9 x 2.1 ft. to 5.7x3 ft.

250 Persian Mosoul Rugs—$37.50 to $56
$55 to $75 grades. Average size 6.6x3.6 ft.

75 Rich Silky Dozar Rugs—$75 to $110
$100 to $150 grades. Average size 6x4.9 ft.

25 Antique and Modern Bokhara Rugs—$63 to $80
$85 to $110 grades. Sizes from 4.4x3.11 ft. to 4.10x4.2 ft.

50 Turkish Pergram Rugs—$24 to $56
$32.50 to $75 grades. Sizes from 3.5x2.5 ft. to 6.1x4.3 ft.

50 Persian Lelihan Rugs at $25
$35 and $37.50 grades. Average size 4x2.3 ft.

25 Fine Quality Kermansha Rugs at $63
$85 to $95 grades. Average size 5.1 x 2.9 ft.

20 Persian Sarouk Rugs at $90 to $125
$125 to $175 grades. Average size 5x3.5 ft.

100 Hall Strips—$50 to $145
$69 to $290 grades. Sizes from 9.8x3 ft. to 17.5x3.8 ft.
(This lot includes Mosouls, Kurdistan and Iran strips.)

Extra Size Oriental Rugs Fourth to Third Less

Ranging from a fine Gorevan for the dining-room 19.3x11.5, at $600, to a beautiful Kermansha for the living-room, 25.6x18 feet, at $950. Examples:

Name	Size	Grade	Sale price
Laristan	17.5 x 12 feet	$780	$585
Laristan	14.10 x 12.2 feet	$800	$550
Iranshah	16.2 x 11.1 feet	$825	$650
Iranshah	17.2 x 11.3 feet	$900	$700
Gorevan	19.2 x 11.3 feet	$900	$600
Iranshah	17.7 x 11.6 feet	$975	$650
Laristan	18.4 x 10.2 feet	$900	$675
Laristan	15.2 x 11.10 feet	$1200	$850
Iranshah	17.10 x 11.7 feet	$1350	$900
Kermansha	25.6 x 18 feet	$1900	$950

Third Gallery, New Bldg.

Opposition to Branch Banks by State Associations

BRANCH BANKING HIT BY STATE BANK MEN

Division of American Association Goes on Record Against System.

PLEAS MADE FOR THE CITIES

Members at Commodore Session Also Ask for Fair Play for National Institutions.

The State Bank Division of the American Bankers' Association, in session at the Hotel Commodore, yesterday afternoon went on record as opposed to branch banking "in any form in our nation" on the ground that it "concentrated the power of money in the hands of a few." Formal action on the biggest question which has been raised at the convention of the bankers of America was taken at the end of a long series of discussions, most of which included branch banking. The resolution setting forth the opposition of the State bankers was adopted unanimously. Among other things, it said:

"Be it resolved, that the State Bank Division of the American Bankers' Association views with alarm the establishment of branch banking in the United States and the attempt to permit and legalize branch banking; that we hereby express our disapproval of and opposition to branch banking in any form in our nation.

"Resolved, that we regard branch banking or the establishment of additional offices by banks as detrimental to the best interests of the people of the United States. Branch banking is contrary to public policy and violates basic principles of our government, as it concentrates the credits of the nation and the power of money in the hands of a few."

The question of branch banking was introduced at the beginning of the session when George W. Allen, deputy manager of the division, read the report of Guy E. Bowerman, Chairman of the Legislative Committee, which read in part as follows:

"I approach with some hesitation the question of branch banking, although it was discussed at the Chicago meeting, where there was an absence of complete harmony of thought, but, after all, no such divergence of opinion as to prevent an amicable agreement.

Finds Branches "Arrived."

"None of the committee present has been in the past, as at this time, or expects to be in the future, an advocate of branch banking as an integral part of our great financial system. At the same time we all acknowledge, I think, that we are confronted by a fact and not a theory. We recognize that branch banking has arrived.

"We recognize that ten or twelve States either allow or authorize State chartered institutions to engage in branch banking, and such being the case, we believe there should be no discrimination against the national banks in those States. The spirit of justice and right, the spirit of fair play and the American spirit of equal opportunity make no other attitude tenable.

"But this committee, and this division, stand unanimously for the protection and well-being of that great body of American citizens designated as the 'small town banker,' who must abandon his chosen profession and seek other means of livelihood if branch banking is not in some way limited.

"The question now is not, 'Shall we have branch banking?' but rather, 'What shall we do with branch banking?' It isn't 'going to arrive.' It's here, and those who do not look this fact squarely in the face are, I think, standing in their own light.

"There will be no attempt in this report to discuss the merits or demerits of this mooted question. The American Bankers' Association is on record as being opposed to branch banking. This division has taken a very positive stand against it, and yet the practice grows rapidly and is gaining ground almost daily.

"It has ceased to be a matter of ethics, resolutions or recommendations and has resolved itself into a matter of Federal and State legislation—State legislation, in fact, almost exclusively—and this rests largery with the bankers in their respective States.

Counsels Legislative Activity.

"If you do not want branch banking in your State, since you are alive to the probabilities of the situation, you should use your best efforts to prevent the enactment of legislation which makes it possible. If the present laws are unsatisfactory, endeavor to correct them by elimination or amendment.

"Both this association and this division are bound by resolution in general conventions and will, I am positive, use all honorable means to protect the interests of the unit banker, who constitutes such a majority of its membership, but, as I see it, the future expansion of branch banking or its regulation and control rests with the bankers themselves in their respective States."

In the report Mr. Bowerman expressed the personal conviction that it was "supremely selfish and unworthy of us and just bordering on cowardice to deny national banks the privilege which their competitors, the State banks, enjoy." Branch banking in the future should be limited to cities of 100,000 or more, he said, adding that the city banker in his espousal of branch banking was actuated by worthy motives.

On the motion of S. D. Scudder, Vice President and Treasurer of the City Trust Company of Passaic, the personal opinions of Mr. Bowerman were stricken from the report.

Defends City Branches.

The question of branch banking was next referred to by R. S. Hecht, President of the Hibernia Bank & Trust Company, New Orleans, La., President of the State Bank Division. Among other things he said:

"At the convention in Los Angeles last year our division went on record as being opposed to branch banking in any form. In the meantime this problem has assumed nation-wide interest, due to the recent efforts to expand the branch banking system on a rather large scale in some of the Middle Western States. It goes without saying that none of us want to see our independent banking system put in any jeopardy, but with the exception of one or two States, there probably is not real justification for the fear of some of our banks that their autonomy and independence are in any danger and that we are threatened with any sort of monopolistic control.

"We should not permit the issue to become unduly confused, for there is all the difference in the world between the unrestricted expansion of branch banks on the English and Canadian principle and the permission to operate several offices within the same municipality in which the principal office is located. The one really does carry with it the danger of too much concentration of power in the hands of the few. The other is usually merely a convenience to the public—the bringing of the bank to the people. After all is said and done, the real place to make a fight against the extension of the branch banking system is at the State conventions and the sessions of State Legislatures, because anything that we can do at this meeting can change the laws of those States which permit banks to operate more than one business office.

"There is, however, one aspect of the case in which all of us have a very direct interest, and that is that we should insist that the Federal Government absolutely prohibit national banks from invading the territory of State banks with 'additional offices' or branches in States where the State law denies the same privilege to State banks.

Demands Fair Play.

"We believe that it would be quite unfair to permit banks chartered under the Federal law to compete with State-chartered institutions on such unequal terms and the members of our division should protest most emphatically against any interpretation of the law which would make possible such competition in the States where our own members are denied the same privilege.

"On the other hand, we see no occasion for any undue heat and bitterness in the discussion of this subject, nor is there any good reason why this question should be permitted to split the American Bankers' Association into two hostile camps. It would appear that the proper course to pursue is to reiterate in no uncertain language that our division is opposed to any development of the branch banking system on the English or Canadian principle, especially as in passing such a resolution as will but confirm the action taken by the Kansas City convention of the American Bankers' Association in 1916, and we believe, moreover, that the vast majority of the membership of all the sections of the association in attendance at this convention will favor the passing of such a resolution."

Subsequently when Mr. Hecht referred to Federal legislation, he asked the members to go slowly in "giving official indorsement of the association to any of the bills pending in Congress "declaring especially that there was 'no panacea for the farmers' ills.'" He suggested that the one way in which relief might be obtained would be by making the Federal Reserve banks more elastic.

Advises Gradual Marketing.

Eugene Meyer Jr., Managing Director of the War Finance Corporation, in an address on "Financing Agriculture," reviewed the War Finance Corporation and asserted that while it would be advantageous under war conditions for the farmers to market their products more gradually, under present conditions it had become "more than a matter of advantage—it is an absolute necessity." Then he said:

"Up to Sept. 15 the corporation has authorized nearly 7,000 loans, aggregating $183,000,000, to approximately 4,400 banking institutions in the agricultural sections of the country; 750 loans, totaling $72,000,000, to the live stock loan companies, and advances aggregating $175,000,000 to co-operative marketing associations. Altogether the loans authorized for agricultural and live stock purposes, including exports of agricultural products, total $470,000,000."

These loans, according to Mr. Meyer, strengthened the banking situation in the country, relieved the necessity for liquidation, and although the "blighting effects of the agricultural depression are still in evidence," he added, "the change that has taken place within the past year is little short of remarkable."

Mr. Meyer pointed out that with the establishment of the Federal Reserve system in 1914 the national banks were included as members of the system. Although the State banks have been included and more than 11,000 are eligible, he said, only about 1,600 have joined. He went on:

"Many causes are assigned for the failure of such a large proportion of the eligible State banks to enter the Federal Reserve System. I will not undertake to enumerate these causes here. You are as familiar with them as I am. Though many State banks have remained out of the system because they object to its supervisory powers, yet they do not hesitate to advocate a rediscount system operating with funds furnished, directly or indirectly, by the Federal Government, ignoring completely the fact that any such system will necessarily carry with it the banking supervision of the Federal Government."

Standing on Their Dignity.

"Furthermore, we all know that State banks and State banking officials are frequently jealous of their autonomy and authority. Let me cite one case in point: Two State banks in the West made application to the War Finance Corporation for an advance. These banks found themselves in a difficult situation and were in urgent need of funds to tide them over. The corporation decided to ask the Comptroller of the Currency to make an examination of the banks. The law under which we operate, I may add, specifically authorizes such examinations, provided the consent of the banks concerned is obtained. But within a short time we received a letter from the Banking Commissioner of the State protesting against the action of the Corporation, although apparently he was entirely willing that the banks under his jurisdiction should come to the Federal Government for financial aid.

"The question of branch banking is causing considerable discussion at the present time. Some of the States permit branch banking on an unlimited scale. As a result, agitation is now going on for an amendment to the National Banking act to put national banks on a part with State banks in this respect.

"Branch banking may be good or it may be bad. It may be good if carried on in a limited way, and bad if permitted on an extensive scale. But whether it is good or whether it is bad, branch banking should be considered on its merits and should not be the product of competition in the endeavor to expand either the State or the national banking organizations."

Would Extend Reserve System.

The further development of the Federal Reserve system and the welding into a "closer and more harmonious unit" of all the different elements of the banking system were advocated by Mr. Meyer.

Marshall Cousins, Commissioner of Banking of Wisconsin, said the problems of the small country banks had become the problems of the large banks, both State and Federal; that the existence of two systems like the State and national banks was a check upon Congress and State legislative bodies, and he maintained that the State banks should have a larger membership in the Federal Reserve system.

The following officers were elected by the State Bank Division:

President—H. A. McCauley, President of the Sapulpa State Bank, Sapulpa, Okla.

Vice President—J. D. Phillips, President of the Green Valley Bank, Green Valley, Ill.

Chairman of the Executive Committee—W. C. Gordon, President of the Farmers' Savings Bank, Marshall, Mo.

To fill the vacancy for a term of one year on the committee caused by the election of Mr. Phillips to the Vice Presidency, Guy E. Bowerman of St. Anthony, Idaho, was chosen.

For members of the Executive Committee for three-year terms to fill the vacancies left by those that expire, N. S. Calhoun, President of the Maysville Bank, Maysville, Ky., and W. P. Sherer, President of the Midland Bank, Cleveland, Ohio, were chosen.

BANKERS AT WORK ON WORLD PROBLEMS

Continued from Page 1, Column 1.

tion which held meetings in advance of the general convention sessions, which begin today. F. I. Lorez, President of the Delaware & Hudson, gave the Clearing House Section his opinion on labor unions, which were particularly interesting in view of Mr. Lorez's prominence in the late shopmen's strike. John McHugh, President of the Mechanics & Metals National Bank, spoke to the same men on the banker's responsibility for the future.

Eugene Meyer Jr., managing director of the War Finance Corporation, told the State Bank Division about "Financing Agriculture" and Marshall Cousins, Wisconsin Commissioner of Banking, spoke on "Practical Problems of State Banking" before the same division. The speeches made yesterday are reported in other columns.

Three questions of a controversial nature are expected to come before the convention. Of these the most important is whether the convention shall place itself on record as opposed to the branch bank system. The official program calls for a debate tomorrow on the question, "Shall national banks be prevented from establishing branches within their home cities where this privilege is exercised by State banks?"

A strong anti-branch party demands that the convention go much further than that. This faction is agitating for a resolution to be passed committing the association against any form of branch banking by national banks anywhere any time, and some of the more radical members of the party want an official denunciation of Controller of the Currency Crissinger because of his attitude favoring branch banks. Yesterday the anti-branch party put a resolution through the State bank division opposing branches, and they were jubilant last night over what they termed a victory over "Wall Street" and the big New York banks, which they say are leading a movement to monopolize the money power of the country.

Another controversial subject of a more technical nature is that of the "par collection" of checks, which the Federal Reserve banks favor, while it is opposed by the small banks throughout the country.

There may be a fight on a plan to move the headquarters of the association from New York to Washington, but this may be avoided by the failure of a committee appointed last year to report. Proposed amendments to the constitution, it was predicted yesterday, would pass without a contest.

Most of the meetings held yesterday were for committee members only, while those that were not were limited to delegates interested in the Clearing House section of the State Bank Division. The general sessions, which all delegates are expected to attend, begin today. These sessions are scheduled for Tuesday, Wednesday and Thursday mornings, beginning at 9:30 o'clock.

The procedure of the average delegate arriving in New York for the convention from out of town yesterday was to go to his hotel, then register his presence at the official registration booth outside the convention hall, then browse around the main ballroom floor, admiring the decorations and the exhibits, and finally set out to have some fun before the real business begins for the average delegate this morning.

Up to the time the registration booth closed last night exactly 9,437 persons had registered. Those in charge of the convention said there was no doubt that the 10,000 mark would be passed today.

The delegates and their guests were aware of New York's welcome to them long before they reached the convention hall. At Forty-second Street and Madison Avenue, the National City Bank displayed a huge welcoming sign all along the blockfront from Forty-second to Forty-third Street. Entering the Commodore from the Forty-second Street side, the visitor found himself facing an electric sign that greeted him warmly with, "Welcome, A. B. A."

Signs directing the visitors to the convention hall were on view about the lobby and corridors in the lower part of the hotel. A feature that proved both valuable and amusing to the guests was a red silk ribbon that stretched along the corridor walls from the hotel's subway entrance to the convention hall, surmounted at intervals by signs reading, "Follow the red line to the Wall Street subway."

The entire main ballroom floor has been turned over to the convention and has been made a beautiful spot with decorations of American flags and banners with the blue, white and orange colors of the association. On leaving the elevators at the ballroom floor, the visitor turns to the right and finds the registration room in the West Ballroom. Here his name and address are taken and his wants are attended to.

In the corridor connecting the registration room with the convention hall one finds many number of things that are of interest to the layman as well as to Mr. and Mrs. Banker. There are twenty silver trophies in glass cases, for example, which the golfers will play for during the week. Most imposing is the St. Louis Trophy, which is dignified by a case all by itself. It was contributed by the St. Louis bankers in 1919 and will go to the winner of an eighteen-hole Medal Play Handicap at several golf clubs in the metropolitan district.

The next thing to catch the eye is an exhibit of forged checks, the property of the National Surety Company. This company has paid a claim on every one of the checks, and it has framed them and hung them on the wall as an example to bankers of what kind of checks not to honor.

In one frame is displayed a collection of checks on which the certifications of banks had been forged. "Crooks now have rubber stamps made up for this purpose," says a foot note. There is an exhibit of forged savings funds withdrawals—Christmas fund checks, &c. Still another frame shows forged checks, many of which had been forged by trusted employes. Forged endorsements upon which claims have been paid are also shown. The last of these exhibits is one of altered checks, with raised amounts, and changes of payee's name, date and number.

A publishing house also has an interesting exhibit of books for bankers, with attendants distributing pamphlets entitled "The Modern Banker and His Library."

Near by is a miniature general delivery department with the sign, "U. S. Post Office, Substation A. B. A." It is in charge of regular Post Office employes, who were kept busy yesterday sorting out letters and home town newspapers for the visitors. According to the postal employe in charge, it is doing a bigger business than the general delivery station at City Hall. It gives the visitors all the service they could get at any Post Office, selling stamps, money orders, &c.

The walls of the foyer are decorated with maps and charts. The maps are for the purpose of introducing the stranger to New York to the places to see. They seem to emphasize the Stock Exchange, Woolworth Building, theatres and Fifth Avenue shops. The charts were put up as an exhibit by the Commission on Commerce and Marine of the American Bankers' Association.

These charts show among other things the money cost of the World War, Government receipts and expenditures, taxation in the United States, foreign trade statistics, national debts of the United States and foreign countries, Germany's obligations, currency expansion, wholesale and retail prices in the United States and foreign countries, cost of living changes, the purchasing value of the dollar, money earnings and real earnings of the railroads, immigration in the United States, wages in manufacturing industries and anthracite mining, and building activity.

The East Ballroom is called the Hall of Exhibits and is devoted to exhibits by the Federal Reserve Banks, the National Industrial Conference Board, the Merchants' Association and the Financial Advertisers' Association. Here the most prominent feature is a motion picture show, given at regular intervals, which illustrates the purposes and operation of the Federal Reserve system and the Federal Reserve Banks.

About the room also are charts explaining the work of the Federal Reserve and giving statistics which graphically illustrate domestic and international conditions. There are charts showing the business and credit reporting service of the Federal Reserve Board Banks—variation of interest rates of commercial paper from 1860 to 1922, wholesale prices since 1800, loans and investments and deposits of all member banks from 1915 to 1922, prices of basic commodities and the cost of living from 1913 to 1922, bank loans and bank investments in 1921-22, interest rates and bond yields from 1919 to 1922, bank checks drawn from 1919 to 1922, and production of basic commodities in 1921 and 1922.

The Federal Reserve also has a chart showing international comparisons. It shows the depreciation of foreign exchange (France, England, Italy and Germany) from 1914 to 1922; the exchange rates and reserves behind note circulation in fourteen countries, wholesale commodity prices in the United States, England, France and Italy from 1913 to 1922, and foreign capital issues offered in New York and London. The last-named chart, incidentally, shows that New York is losing ground in this field, and that London offered more such issues in the period from May to August, 1922, than New York, for the first time in several years.

Other Federal Reserve functions are shown in additional charts and in photographs and printed matter regarding all twelve Reserve Banks. The Hall of Exhibits also contains a section devoted to advertisements of savings and thrift methods, including posters, pamphlets and arguments for employe's savings schemes. Many and diversified examples of the most successful bank advertisements are displayed in this room, including the full-page newspaper advertisements of the Corn Exchange Bank. The Merchants' Association displays maps showing the concentration, distribution and character of manufacturing in Greater New York City, causing many of the visitors to admit they had never realized what a manufacturing city New York was.

Next to the Hall of Exhibits is the press room, where newspaper reporters covering the convention type writers, telephones and other accessories for the efficient conduct of their work. One floor above is the office of The Convention News, the official daily newspaper published by the New York Committee of One Hundred, in charge of arrangements, to inform the visitors of what is going on. Copies of the paper are distributed in the foyer outside the convention hall, at booths where visitors stop for information or theatre tickets, which are supplied by galaxies of pretty girls in exchange for coupons supplied to the delegates in advance.

Prepared for Great Crowd.

The convention hall itself is a mammoth room, with thousands of chairs ranged in semi-circular rows about the platform at the southerly end of the building. It is decorated with the Stars and Stripes and the colors of the association. A high-ceilinged room, with spacious balconies for guests, it is equipped with voice magnifiers which loom up like phonographs to carry the voices of the speakers to the huge crowds expected today and tomorrow.

The visitors who left the convention headquarters in search of diversion yesterday found several events arranged for them. There was a buffet luncheon at the New York Stock Exchange, open to all delegates and guests, beginning at 12:30 o'clock. It was held in the new headquarters of the Luncheon Club, opened yesterday in the new extension to the Stock Exchange Building. About 1,000 bankers and their friends attended.

After luncheon they were escorted throughout the new building, which also was opened yesterday for the first time.

The new bond department will be located in the extension, and the indicator board, which was not in use yesterday, spelled out the wording "A. B. A. Welcome." The call numbers of the brokers was used to make this display. Attractive souvenirs in the form of a medallion which on one side gave a picture of the first building used for stock trading purposes in this city, and on the other the new building which was officially opened yesterday to welcome the bankers. The gallery was crowded tdhroughout the day with visiting bankers and their friends.

Among the guests at the Exchange was ex-Chancellor McKenna, who was received by Seymour L. Cromwell, President of the Stock Exchange, other officers of the Exchange and members of the Law Committee.

Mr. McKenna was accompanied by Thomas B. McAdams, President of the American Bankers' Association, and Seward rosser, President of the Bankers Trust Company. After receiving the distinguished visitor in the President's room, Mr. Cromwell escorted him across the floor of the Exchange, an honor extended on rare occasions to eminent visitors, from whence they proceeded to the Luncheon Club where Mr. McKenna addressed a few words to the 1,000 banker guests of the Exchange. Mr. McKenna lunched with Messrs. Frew, Baker and Prosser and some of the older Governors of the Exchange.

At 4 o'clock yesterday afternoon, Henry Collins Brown, editor of Valentine's Manual of Old New York, gave a lecture to the bank visitors at Aeolian Hall, speaking on "New and Old New York." He told of the developments of the city from its discovery to the present.

Last night there was a subscription dinner of the Association of Reserve City Bankers at the Boardwalk, on Broadway, near Forty-eighth Street.

Numerous dinners and theatre parties were given for the visitors last night. In addition to the regular entertainment features arranged on the program, extra affairs have been arranged. P. A. S. Franklin, President of the International Mercantile Marine Company, for example, has invited delegates and guests to inspect the Majestic, the world's biggest liner, tomorrow and Thursday afternoons at Pier 59, North River.

DELEGATES COMMEND COMMUNITY TRUST

Discuss Growth of Plan Here and in Cities Which Have Adopted the Idea.

Bankers who attended the community trust conference of the Trust Company Division of the American Bankers' Association at the Waldorf-Astoria last night expressed themselves as very pleased with the progress that has been made by the community trust plan since its inauguration only a few years ago.

Frank J. Parsons, Vice President of the United States Mortgage and Trust Company, who presided at the conference and led the discussion, said he felt encouraged at the development of the idea in this city. He referred also to the growth of the plan in Indianapolis, Ind., and called upon Evans Woollen, President of the Fletcher Savings and Trust Company, which is one of the three trustees of the Indianapolis Foundation, to tell of the progress made in that city.

Mr. Woollen said that in the last nine months three gifts totaling $2,000,000 had been made to the Indianapolis Foundation. Others who spoke included Charles E. Rogerson, President of the Boston Safe Deposit and Trust Company, trustee for the Permanent Charity Fund (Community Trust of Boston); Colonel Leonard P. Ayres, Vice President of the Cleveland Trust Company, trustee for the Cleveland Foundation; William P. Gest, President of the Fidelity Trust Company of Philadelphia, trustee for the Philadelphia Foundation; O. R. Judd, trust officer of the Columbia Trust Company and a trustee of the New York Community Foundation.

MANY OPPOSE VOTE ON BRANCH BANKS

Powerful Interests Said to Be Planning to Prevent Action by Convention.

QUESTION TO BE DEBATED

Independent Bankers Continue Their Campaign Against System—Aim to Impress Congress.

The branch bank question, which is the most important controversial issue before the American Bankers' Association Convention, will come up for discussion and perhaps for action at tomorrow's general session of the convention. The Independent bankers opposing the branch banks, who persuaded the State Bank Division to go on record against branch banks yesterday, will try to get the general body to take the same action. Powerful influences are said to favor the branch banks, however, and they may succeed in keeping the question from coming to a vote.

The only reference to the branch bank question on the official program is the notice of a public forum at the general session tomorrow. This notice announces that at 11:35 A. M. a debate will be held on the following question: "Shall national banks be prevented from establishing branches within their home cities where this privilege is exercised by State banks?"

The discussion will last one hour and fifteen minutes. It will be opened by Andrew J. Frame, Chairman of the Board of the Waukesha National Bank, Waukesha, Wis., who opposes branch banks, and Waldo Newcomer, President of the National Exchange Bank of Baltimore, Md., who favors them. They will be limited to fifteen minutes, and other speakers to five minutes each.

Aim to Obtain Vote Tomorrow.

Leaders of the anti-branch faction were convinced last night that they could get the convention to take a vote on the question either before or after the debate tomorrow. They assert that they will win hands down if a vote is taken, because the majority of the delegates are out-of-town bankers who realize, according to the anti-branch faction, that it is a fight of city against country, of a "chain-store" bank system against the individual small town bank.

Following the action of the State Bank Division, it was announced that Thomas B. McAdams, President of the American Bankers' Association, who is Vice President of the Merchants' National Bank of Richmond, Va., and John R. Puelicher, First Vice Magnifiers which President of the association, of Milwaukee, Wis., had given assurances that outside influences, no matter how powerful, would not be permitted to strangle debate or prevent a vote upon resolutions the anti-branch faction intends to present.

A committee of anti-branch bankers designated by Chairman I. N. Powell of the Chicago and Cook County Bankers' Association, who presided at Sunday's mass meeting at the Hotel Astor, worked all day yesterday framing suitable resolutions to present to the convention, and conferring with President McAdams and Vice President Puelicher. The committee told these two officials, who will have much to do with managing the conduct of the convention when the matter comes to a vote, that it wants the assembly to go on record as opposed to branch banking in any form, past, present or future.

Surprised by Anti-Branch Strength.

The officials said they were surprised at the strength developed by the anti-branch party and expressed themselves in sympathy with that party. They learned from the committee one of the principal reasons for the record attendance at this year's convention is the desire of out-of-town bankers for a showdown on the anti-branch problem. The committee believes that if it can get the convention to vote against the system by a large majority it will have an important moral effect on Congress, which is expected to pass upon the question at the next session.

The following tentative resolution has been prepared by the committee to submit to the convention tomorrow:

"Whereas the American Bankers' Association during forty-seven years has persistently refused to endorse branch banking;

"Whereas it is believed that branch banking is injurious to the best interest of individual communities now served by independent banks and to the general welfare of the entire country;

"Whereas by an overwhelming majority, when opportunity has offered, the bankers of the United States have evidenced their opposition to branch banking, and

"Whereas the policy of branch banking is believed to be contrary to American traditions in that it tends to concentrate power and wealth in the control of the few rather than over distributed areas; therefore be it

"Resolved, That the American Bankers' Association affirms its opposition to branch banking in the United States of America."

Want to Attack Crissinger.

The resolution may be changed before it is presented to the convention. There is a vigorous agitation to embody in the resolution a denunciation of Controller of the Currency Crissinger, whom the anti-branch men accuse of overturning a precedent of sixty years to allow the opening of a branch bank in St. Louis.

Among the members of Mr. Powell's committee are Samuel R. Jeffries of St. Louis, Roy O. West, Republican National Committeeman of Illinois, a Chicago banker and lawyer; A. W. Tremain of Connecticut, Andrew Jay Frame of Wisconsin, Burns Pollock of Milwaukee, W. J. Couse of Asbury Park, N. J., and Frank T. Hodgson of Hannibal, Mo.

A summary of the arguments against branch banking by the Association of Missouri Banks and Trust Companies Opposed to Branch Banking was made public yesterday. It included the following:

"Shall 10 per cent. of bankers force branch banking upon 90 per cent.?"

"Branch banking would make a tool of the Federal Reserve System.

"The Controller of the Currency deplores branch banking—but aids it greatly.

"The past of branch banking is monopolistic—can its future be different?

"The McFadden bill now pending in Congress would aid branch banking; it should not be enacted."

According to the anti-branch bankers, the element in favor of the branch system is headed by "Wall Street" and the big New York banks with many branches.

Proponents of the branch bank system say that national banks without branches in the big city cannot meet the competition of the State banks with branches. They say that competition between the national and State branches has reached a crisis and that conditions must be equalized.

The pro-branch faction argues that instead of ruining local independent banks by monopolistic competition the branch system would force the independent banks to learn economic and modern banking methods just as the chain store systems have "educated" the small retailers. To make banking more efficient and bigger is not an evil, but an advantage, it is argued.

According to the pro-branchers, the development of the branch system would take better care of seasonal and panic demands for funds than the present system of correspondence. The increase of competition to be expected from branch banking, they say, should make money easier to borrow by the small borrower.

A more complete exposition of the pro-branch bankers' arguments is expected to be made today by a prominent New York banker. They will also be presented on the floor of the convention tomorrow by Mr. Newcomer of Baltimore.

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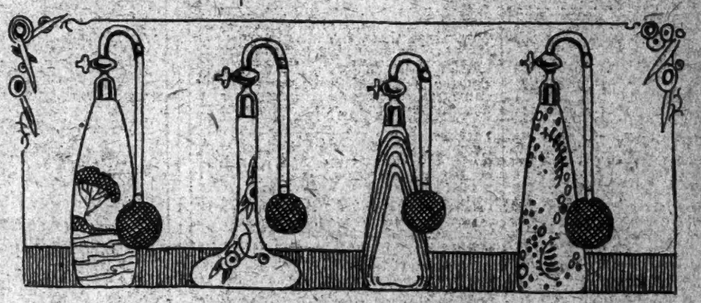

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Suggestions by Bankers for Dealing With Allies' Debts

URGES A POLICY ON ALLIES' DEBTS

John McHugh Tells Bankers of the Benefit of Partial Cancellation.

LOREE ON LABOR UNIONS

Laws for State Supervision of Strike Votes Favored by Railroad President.

Cancellation of part of the Allies' debt to the United States and the direct benefit that would accrue from such action were discussed by John McHugh, President of the Mechanics and Metals National Bank, yesterday morning before the members of the Clearing House Section of the American Bankers' Association in convention at the Hotel Commodore. Mr. McHugh expressed the belief that America would deviate from her present aloofness when it is understood that America "can be really helpful in working out a solution" of the European economic tangle.

At the same meeting, L. F. Loree, President of the Delaware & Hudson Railroad, demanded that the State supervise the taking of strike or lockout votes by unions so that their members may be insured freedom of expression of opinion.

"I am not going to offer criticism of American isolation," said Mr. McHugh in discussing the probability of a partial cancellation of the debts owed the United States by the Allies. "Nor shall I plead for less absorption in our own affairs. If we are blessed with courageous and clear-sighted leadership, we are bound eventually to go beyond our isolation barrier as far as we should go, and in any case, time is bound to widen our vision and adjust our absorption in domestic affairs.

Mr. McHugh held, however, that our own affairs must always come first, the same as "one's home and family." He quoted the speech of Sir Auckland Geddes, British Ambassador to the United States, who said in London last July that America had given to the world the riches of a continent recently developed from a wilderness, and then asked how could she be otherwise than "absorbed in her own affairs."

Time for a Definite Policy.

Mr. McHugh pointed out that "our civilization is tied up very closely with the civilization of other people," and that our "tremendous structural and industrial work" was not built up "in relation to our own markets alone." Then he said:

"The time, then, has come to determine upon a definite policy with regard to the allied debts to the treasury of the United States. Other speakers during this convention week are to make this theme their topic, and I will not therefore presume to anticipate what they are to say. At the same time I feel that my discussion would be incomplete without reference to these debts, which next to Germany's reparations obligations, comprise the world's greatest and most complicated single problem of international finance.

"To date these debts amount to approximately $11,700,000,000, adding accrued interst to principal. The debts are fairly due. At no time were they considered in the nature of a free gift. On the contrary, they have been recognized and acknowledged as the solemn obligations of individual sovereign States, and there has been no suggestion from a single one of these of repudiation. At the same time circumstances have arisen so far beyond the control of those concerned that the proposition is seriously made to cancel these debts in whole or in part. This involves compromise, not repudiation. Compromise is prompted by the abnormal state of international exchanges, the difficulties of the world's credit problems, and the circumstances under which the obligations to us were contracted.

"With respect to the debts of other Governments to us, growing out of the war, the determination of the question whether they should be canceled in full, in part, or not at all, should be given careful study by the American people generally, for the reason that we can progress to a solution only when and so far as public opinion and understanding approve. By dealing in a large visioned and liberal manner with the debts due us, and exercising our credit power wisely, we can go a long way to mitigate the circumstances which keep Europe in a turmoil.

Direct Benefit May Result.

"If any portion of the debt be canceled eventually a direct benefit may result to us, even though at first it would look as though American taxpayers were being penalized for the benefit of others. A partial cancellation would be a contribution to world stability on our part if it served the purpose of compelling an adjustment of the difficulties which now serve as a curse on Europe. Such a partial cancellation could readily be made contingent upon agreements as to the balancing of budgets, the curtailment of inflation, the reduction of armaments and the elimination of governmental waste.

"There is to be considered in connection with the compromising of foreign Government loans the extension of new loans to those very interests who are relieved from existing obligations. As time goes on, new loans will be called for: measures will be taken abroad to secure our surplus gold: loans will be negotiated in the interest of trade.

"With a capacity for production beyond our own immediate requirements, we shall continue to look to foreign markets for an outlet for that overproduction. Our cotton, wheat, copper and oil, to mention only a few raw products, and a large number of manufactured materials, are produced in greater quantity than we ourselves can use. Whether we will go on with the overproduction in the future depends on whether foreign markets absorb our surplus, and that, in turn, depends in large measure on whether we can and will adequately finance our foreign trade.

"This will continue to be one of our national problems for some time to come. But do not misunderstand me in this: It is not my purpose to maintain that the United States should henceforth indefinitely turn over every year a great surplus of goods to consumers abroad, piling up endless credit balances until they grow so large as to destroy all hope of their settlement. Europe, indeed, needs gold, goods and credit, and we are in a position to furnish them. The increase of our investment in foreign securities would enable foreigners forthwith to increase their buying power, and in that degree would enlarge our exports.

Shipping Goods on Credit.

"This would mean shipping goods abroad on credit, and every one familiar with the history of the past few years recognizes that today's economic maladjustment between Europe and the United States traces its cause to that practice. Europe gave its notes for billions of dollars' worth of American goods, and the result has been an unbalancing of the international scalepans to a degree that would have been regarded as inconceivable before the war."

Mr. McHugh warned that additional foreign investments by the United States would not constitute a "permanent remedy for Europe's malady" unless there were "a vast increase in Europe's productivity." He said that the utmost care should be exercised in granting credits from now on to "finance surplus of exports over imports."

"In considering all these things," said Mr. McHugh, "we must look forward to the time when Europe recovers its place in trade, and we must prepare ourselves for the inevitable adjustments which are to occur. We shall not always be coincidentally the world's greatest creditor and export nation on balances. Nor, I take it, would any of us want to be."

He said that America could afford to look with assurance to its future "not only because of its supreme strength and intelligence, and adaptability of its people, but because every lesson of its history teaches that in overcoming its crises it has always given a new and firmer direction to its prosperity."

Discussing domestic affairs, Mr. McHugh predicted that the time was not far distant when all towns and cities having three or four or more banks would have local clearing house associations because such organizations in the smaller communities "promote the general welfare and usefulness of the banks."

Mr. Loree's Address.

On the subject, "Labor Unions," Mr. Loree said it was unthinkable that the United States, a country of "equal opportunity," was "to have the powers of the more highly-gifted as well as the general welfare stifled by this monstrous growth" of unionism as typified by the United Mine Workers.

He said that although labor unions had existed for 200 years, it was only since 1860 that unionism had "acquired great financial strength and permanence of membership, through a combination of the functions of a trade protective society."

Mr. Loree pointed out that the total membership of unions represented about 3 per cent. of the population and 8 per cent. of those engaged in gainful occupations. He said that their significance lay in the fact that they had massed "so as to form a powerful element of the industrial world in certain industries—mining, transportation, the textile, building and machinist trades." He described as their "skeleton" their "permanent salaried officials," who, according to Mr. Loree, number about 20,000. He continued:

"We seem to have passed from the condition of 'organized labor' to a condition of 'labor professionally organized,' where the great mass responds to pressure from above, exploiting and being exploited for the benefit of its rulers; whom President Harding suggests have now become our rulers.

Creating Scarcity of Labor.

"For the most part their avowed policies are rank economic heresies—the creation of an artificial scarcity of labor by limiting the number of apprentices to one for four or five journeymen and extending the term of the apprenticeship over an absurd length of time, by enforcing a limitation of handy men, by limiting their progression in the trade, by keeping out aspirants by large initiation fee or other penalties, by restricting output, while opposing as a deadly curse all labor-saving devices whether of mechanical tools, power development and transmission, or the effort of management through piecework bonuses or other skillful arrangement of organization."

Mr. Loree then cited excerpts from a book, the Labor Movement, the work of Frank Tannenbaum, whom Mr. Loree quoted as saying that the "struggle of the worker and the employer is an inevitable one until either the worker had been reduced to an impotent tool or the profit motive in industry has been displaced." Mr. Loree then said:

"I would not have you think that I am unsympathetic with labor. It is because I am sympathetic with it that I venture on these suggestions. Labor needs help from the outside. It needs to be rescued from an organization that has become its tyrant and which the President says has become ours.

"If we bring about that orderly arrangement of our ideas that alone gives value to the human mind, and utilize that foresight which gives its greatest value to science, we may greatly benefit the laborer in his safety and comfort without in any way failing in the equally important object of benefiting him intellectually and spiritually.

Laws Recommended.

"I would then for the preservation of society and for labor's direst and immediate benefit make these provisions in our laws:

"That any voluntary association of seven or more members may sue or be sued in the name of the association, service of process upon any officer, manager or business agent of such association to constitute service upon the association.

"2. That such associations shall keep their records in form prescribed by public authority; that their accounts shall be at all times open for inspection and audit; that annual report thereon shall be made, and that the use of funds of the association for political purposes shall be a criminal offense.

"3. That the authority of the designated officer of the State to deal with labor disputes shall include the duty to make inquiry concerning matters in disputes, with the right to subpoena witnesse, examine them under oath and require the production of books and papers in order to enable him to ascertain all facts material to the dispute, and to furnish the public and every employer and employe entitled to vote upon the questions of strikes and lockouts involved with a copy of his report, and that notice of the intention to strike or lockout must be made to such officer at least fourteen days before the date fixed for such action.

"4. That every ballot cast for strikes or lockouts shall be so safeguarded as to preserve the freedom of the voter and the decision at which he has arrived, and to that end that the designated officer of the State shall be charged with the duty of supervising the vote so as to insure a secret ballot free from intimidation or misrepresentation, and its honest count. The vote should be the definitive action and not be subject to the veto or use of the chief officer.

"The labor unions cry to heaven that they have the 'right to organize.' No one denies it, but let them in the exercise of the right assume the responsibilities it entails. If they claim the latitude and advantages, let them also share the restrictions and burdens of organizations of capital."

Examiner System.

John R. Washburn, President of the Clearing House Section, said that the adoption of the examiner system by the larger clearing houses has been advocated by the Clearing House Section and that eight additional cities had put the system into effect during the year, making a total of thirty-one.

Francis Coates Jr., Chairman of the Executive Committee of the Clearing House Section, reported that arrangements had been made for all clearing-houses to give out total clearing for publication, that a plan of printing district numbers on all checks for convenience of the Federal Reserve Banks had been adopted, and that the co-operation of banks had been enlisted in the adoption of standard size checks.

Donald A. Mullen, Secretary of the section, described a plan, now being formulated, to adopt with the co-operation of the Federal Reserve Board a no protest minimum of $20.

The Clearing Houas Section elected the following officers:

President, Joseph Ringold, Denver; Vice President, Francis Coates Jr., Cleveland; members of the Executive Committee terms expiring in 1925, John Downing, Louisville, and O. Howard Wolfe, Philadelphia; member of the Executive Committee, term expiring 1923, R. E. MacGregor, Minneapolis.

Today's Program of the Bankers' Convention

Today's program for the American Bankers' Association convention follows, the morning being devoted to a general session in the main ballroom of the Hotel Commodore:

Morning.

9:30—Sharp—Call to order, President Thomas B. McAdams.
9:31—Invocation—Right Rev. William T. Manning, D.D., Bishop of New York.
9:35—Address — "The American Banker's Responsibility of Today," Thomas W. Lamont, representing our hosts—the bankers of New York City.
10:05—Address of the President—Thomas B. McAdams.
10:35—Executive Council and Administrative Committee.
10:40—Committee on State Taxation—Ernest J. Perry, Chairman.
10:45—Committee on State Legislation—Craig B. Hazlewood, Chairman.
10:50—Committee on Federal Legislation—A. E. Adams, Chairman.
10:55—American Institute of Banking—Retiring President, Robert H. Locke.
11—State Secretaries—Andrew Smith, President State Secretaries Section.
11:05—Clearing Houses—John R. Washburn, President Clearing House Section.
11:10—Trust Companies—J. A. House, President Trust Company Division.
11:15—Savings Banks—Raymond R. Frazier, President Savings Bank Division.
11:20—National Banks—John G. Lonsdale, President National Bank Division.
11:25—State Banks—R. S. Hecht, President State Bank Division.
11:30—Address—"Public Health Assets," Dr. George E. Vincent.
12—Committee on Public Education—John H. Puelicher, Chairman.
Appointment of Resolutions Committee.
Communications.
Announcements.
Adjournment.

Afternoon.

In the afternoon the Savings Bank Division, of which Raymond R. Frazier is President, will hold a general meeting in the main ballroom at 2:30 o'clock.

The State Secretaries' Section, of which Andrew Smith is President, will meet at 2:30 o'clock in Room 1, New York Chapter, American Institute of Banking, at 15-19 West Thirty-seventh Street.

The Nominating Committee will meet at 5 o'clock in Room 7, American Institute of Banking.

Entertainment Program.

1—Committee of One Hundred luncheon to the Executive Council of the A. B. A. at Waldorf-Astoria.
4—Fashion Show at the Hotel Plaza, Fifth Avenue and Fifty-ninth Street. Will last about two hours. Corps of mannequins wearing latest seasonable gowns for morning, afternoon and evening. Dainty lingerie. Some beautiful historic styles also. Tea served.
4:30—Bus ride through lower end of town and financial district. Starts from mezzanine level of Commodore.
8:30—Six theatre parties for every one. A. B. A. officers are going to the Capitol. Accommodations also at Hippodrome, New Amsterdam, Harris, Globe and Apollo.

WOULD ALLOW CHARGE FOR CHECK COLLECTION

State Bank Section Adopts Report Favoring Amendment to MacFadden Bill.

An important controversial issue for the bankers' convention to settle is that of the "par collection" of checks. The Federal Reserve Banks favor this; many small banks oppose it. Charles de B. Claiborne, Chairman of the Committee of Five which met in executive session to discuss the question yesterday morning, made a report on it to the meeting of the State Bank Division in the afternoon. He said, in part:

"The contention of your committee had been for several years that the purpose of the Federal Reserve Banks and boards at Washington in attempting to collect checks over the counter was not merely for the purpose of collecting the checks, but was absolutely for the purpose of intimidating, annoying and forcing banks to remit at par.

"Your committee is asking for certain legislation, not because we are uneasy as to the outcome of the courts, but because we feel that if we could get legislation to harmonize this entire situation the Federal Reserve system would be greatly assisted.

"Your committee suggests an amendment to what is known as the McFadden bill, which allows banks to continue collecting checks. Instead of the clause which says that no charge shall be made against the Federal Reserve, we have suggested an amendment as follows:

"Subject to conditions of the Federal Reserve Board, any Federal Reserve bank may collect any check or draft by sending it to the bank on which it is drawn, and may charge to the bank from which such check was received such exchange or remittance charge incurred in the collection of such checks."

The remainder of the amendment is the same as the act. In othr words, the act will remain as it is except for the word but no charge shall be made to the Federal Reserve.

"We feel it will then be optional with every member bank or non-member bank to charge as it sees fit. We do not believe any other solution of this problem can be arrived at just now."

The report of the committee as submitted by Mr. Claiborne was adopted.

President Hecht in his annual address also touched on the "part-clearance problem." He said:

"It looks as though this controversy can be settled on some basis fair to all concerned just as soon as the two vacancies now existing on the Federal Reserve Board have been filled. We believe that officials in Washington have come to realize that it will be far better for the Federal Reserve System and for the banking fraternity at large if certain features of this problem be made voluntary instead of compulsory, and that the economic good which it is designed to accomplish can better be brought about by evolution than by revolution. Certain it is that a working agreement of this sort will go much further toward a permanent solution of this problem than acrimonious debate, legal controversies, and even legislative enactments in some States."

THE 24 COMMITTEES OF BANKERS AT WORK

Sessions Are Held Behind Closed Doors to Prepare Convention Reports.

Twenty-four committees held meetings yesterday to prepare reports for submission at the general sessions of the bankers' convention today, tomorrow and Thursday. The committee meetings held yesterday were all in closed sessions, and their results are not to be made public until reported to the convention as a whole. The meetings began at 9 A. M. and lasted all day.

The Administrative Committee met under the call of Chairman Thomas B. McAdams at the Commodore. Other important meeting at that hotel were those of the Finance Committee, called by Chairman John H. Puelicher, and the Committee on Resolutions. The Executive Committee of the State Bank Division also met at luncheon in the Commodore before the general meeting of that division.

The Executive Committee of the Savings Bank Division was called by Chairman Raymond R. Frazier at the Commodore.

The Executive Committee of the Trust Company Division was called by Evas Woolen, Chairman, at the Waldorf-Astoria.

The Committee on Express Companies and Money Orders was called by John G. Lonsdale, Chairman, at the American Institute of Banking, 15 West Thirty-seventh Street.

At the American Institute of Banking also were the following meetings:

The Committee on Public Education, John H. Puelicher, Chairman.
The Committee of Five, Charles de B. Claiborne, Chairman.
The Insurance Committee, Oscar G. Foreman, Chairman.
The Committee on Canadian Relations, David R. Forgan, Chairman.
The State Secretaries Section, Board of Control, Andrew Smith, Chairman.
The State Legislation and State Legislative Council, Craig B. Hazlewood, Chairman.
The Agricultural Commission, Joseph Hirsch, Chairman.
The Economic Policy Commission, M. A. Traylor, Chairman.
The Public Relations Commission, Francis H. Sisson, Chairman.
The Executive Committee, National Bank Division, Thomas R. Preston, Chairman.
The Committee on Membership, Harry J. Haas, Chairman.
The Special Committee on Taxation, Oliver J. Sands, Chairman.
The Committee on State Taxation, Ernest J. Perry, Chairman.
The Federal Legislation and Federal Legislative Council, A. E. Adams, Chairman.
The Executive Committeee of the State Bank Division, John D. Phillips, Chairman, met at luncheon at the Commodore. The Commerce and Marine Commission, Fred I. Kent, Chairman, met at luncheon at the Bankers' Club, 120 Broadway. The Fiftieth Anniversary Committee, Lewis E. Pierson, Chairman, met at the Commodore. The last meeting held was that of the Executive Council, Thomas B. McAdams, Chairman, which met at the Commodore last night.

The meeting of the Fiftieth Anniversary Committee was one of the important committee meetings. The present convention is the forty-eighth meeting of the association, which was organized in New York in 1874.

The Chairman of the committee, Lewis E. Pierson, is President of the Irving National Bank. Those present were Myron T. Herrick, American Ambassador to France; George M. Reynolds, Chairman of the Board, Continental and Commercial National Bank, Chicago; Walker Hill, Executive Manager, First National Bank, St. Louis, Mo.; Logan C. Murray, commercial representative of the Harriman National Bank, New York, who are all former Presidents of the association. John H. Peulicher, President of Marshall Ilsley Bank, Milwaukee, Wis., and now First Vice President of the American Bankers' Association, and Walter W. Head, Second Vice President of the American Bankers' Association and President of the Omaha National Bank, Omaha, Neb., were also present.

WOMEN BANKERS HERE AS DELEGATES

Eighteen Register at Opening of Convention and More Are Expected.

When the American Bankers Association convened here eighteen years ago there were no women officials. At the opening of the convention yesterday eighteen women delegates registered and many are expected.

Kansas, which boasted one of the first women bank Presidents, has among its delegates Miss Emma D. Partridge, Secretary of the Kansas State Bank Association, and Miss Grace Wood, Assistant Cashier of the State Exchange Bank of Hutchinson. Oklahoma, Ohio, Kentucky and Pennsylvania are also well represented by women.

"There was no romance in connection with my entrance into the banking business," said Miss Adele Kirby, assistant cashier of the Plainfield Trust Company, Plainfield, N. J. "I was a librarian and while I liked it it was entirely too unremunerative and I felt that I must find something that would offer me a better future. I found a place in the bank in Plainfield and from the first I became interested both from the human and academic standpoint. I have had the great good fortune of having unusually varied duties. The present tendency to limit women to work that is considered women's work in banks and not deal entirely with women will, I believe, be succeeded by a broader gauge policy. Banking is not a matter of sex and the woman who is fitted to hold an executive position should have the same freedom in dealing with both men and women as the woman physician, attorney or merchant.

Mrs. Cusenbary of Hydro, Okla., says that no one would want to return to housekeeping after working in a bank. With her husband, who runs the bank at Hydro, and has found time to bring up a daughter, now 17 years old and a clerk in the bank, and do some farming besides. The youngest woman among the women bankers at the convention is Miriam Bernice Klenbogen of Chicago, who has come with her father, Herman Klenbogen, Vice President of the West Side National Bank. Although Miriam is only 4 years old, her favorite game is playing bank, when she builds out of boxes, with dolls for customers.

The wives and families of the delegates are to be well entertained. Under the direction of Mrs. Dwight W. Morrow, a complete program for the week has been planned. More than 2,000 women will be taken to the theatres, museums and other points of interest, and every day luncheons have been arranged in private homes.

WIRTH ON WAR BLAME DRAWS VIVIANI REPLY

Sees Effort to Obtain Acquittal or a Verdict of at Least Extenuating Circumstances.

PARIS, Oct. 2 (Associated Press).—René Viviani, former Premier, has issued a long reply to declarations made by Dr. Wirth, the German Chancellor, on the question of responsibilities for the World War, in which M. Viviani sees a German attempt to obtain, if not an acquittal for responsibility, a verdict of at least extenuating circumstances.

M. Viviani argues that it is not words, the interpretation of which may be distorted, that are important in such a discussion, but the actions of each Government. He calls Germany's ultimatum to Russia inexplicable, declaring that Russia had mobilized only on the Austrian frontier as a reply to the Austrian mobilization. Before Germany knew of the Russian mobilization she had proclaimed a condition of danger of war, which was equivalent to mobilization, and the German staff had said that mobilization was war.

M. Viviani quotes numerous extracts from letters of Baron von Schoen, who was the German Ambassador to France at the time of the commencement of the war, which he says testify to France's efforts to prevent hostilities up to the last moment. The former Premier also recalls the proposal of Emperor Nicholas on July 29, 1914, to submit the dispute to The Hague tribunal and says Emperor William never replied to it. He also declares that the Russian Emperor's proposed did not appear in the German "White Book."

THE VIEWS OF BANKERS ON ALLIES' DEBTS

Full Investigation by Commission the First Need, Says Atlanta Delegate.

REDUCTION IF NECESSARY

Collection With Interest, but Reasonable Time Allowed, Favored by Nebraska Financiers.

Divergent views of the question of payment of the allied war debts to the United States and the general European economic condition were expressed yesterday by delegates to the convention of the American Bankers' Association who were approached in a canvass of sentiment. Some favored exacting payment in full, more seemed to be in favor of some sort of readjustment, while others withheld comment pending development of the topic in the convention meetings.

ROBERT J. MADDOX, President of the Atlanta National Bank, Atlanta, Ga.:

"I think that the commission appointed by Congress to investigate the matter should be vested with more power. I think the commission should investigate fully and carefully in the United States and Europe to ascertain the exact facts. Armed with these facts, whatever they may be found to be, the commission could then report to Congress and make its recommendations. Then, if the commission's report justified it, reductions could be made. If a careful investigation discloses the need for reductions, I think the people would agree to them. But I think the matter should be investigated fully and carefully, to determine just what should be done."

Says Debts Should Be Collected.

LEOPOLD ADLER, for twenty years President and now Chairman of the Board of the Chatham Bank and Trust Company, Savannah, Ga.:

"The debts should be all held against them and collected with interest, but we should give all the time that is reasonable. I think that credit should be extended and that we should do all in our power to help."

C. L. STEPHENSON, President of the City National Bank, Lincoln, Neb.:

"Europe ought to make the payment as an honest debt, but I don't think that she can do so. In the long run I think that we shall have to forgive the debt, but I do not think that we should cancel it. I think we should keep it over them, dominate in a way, to maintain courses which we think should be maintained. I think, however, that England will pay her debt and her interest, too, but I think that she is the only one that will."

J. A. HOUSE, President of the Guardian Savings and Trust Company, Cleveland, Ohio, and President of the Trust Company Division of the American Bankers' Association:

"The European situation is the barometer and American business conditions can improve no further nor any faster than the economic problems of Europe will permit. I have come around to the conclusion that the European problem is of such magnitude and so far-reaching in its results that it is now the world's problem, and the United States can no longer withhold its influence without suffering more by its exclusion than by its participation. By this I do not mean that we should become involved in the restoration of Europe's internal economic conditions, but if at the present crisis the United States would take its position definitely in support of the things that the major European countries are standing for, I believe that act on our part would permit of an earlier correction of those things in Europe that must be made stable before we can with any certainty predict our own business future."

To Restore Our Own Prosperity.

M. A. TRAYLOR, President of the First Trust and Savings Bank, Chicago, and Chairman of the Economic Policy Commission of the Bankers' Association:

"The cloud on the horizon is still the foreign situation. There time will do much, but the process of reconvalescence could be much hastened if our people awoke to a realization of the need of assistance on our part to the countries weakened by the war. This would not be merely something desirable for the sake of humanity as a whole, but would also do much to restore our own prosperity. The export statistics for the fiscal year 1921-1922 show that we exported as much of our farm products to Europe as in previous years, and the some is likely to be true this year. The trouble does not lie in the fact that we cannot find consumers for our surplus, but that our customers are in such a financial condition that they cannot pay a reasonable price for our prodcts, and our farmers are faced with the dilemma of selling their surplus either below cost or not disposing of their surplus crop at all. It is to be regretted that not only do we show no desire to aid in the restoration of Europe but by means of such finanfcial measures as the Fordney-McCumber tariff do our utmost to prevent Europe from working out its difficulties by means of its own efforts."

JOHN G. LONSDALE, President of the National Bank of Commerce, St. Louis, and President of the National Bank Division of the American Bankers' Association:

"The full measure of the durability of prosperity depends upon an interchange of goods with Europe. America is not an isolated unit. Maximum production depends on outlet. It is in a favorable position as a creditor nation, but unfavorable from the standpoint of lack of interest in European recuperation. The innocent bystander is also some times injured. Further European decadence would be fateful to the United States. Increased production is the only way the individual or the world grows wealthier and this process, upon which depends the debt settlements, is based on world trade. No greater problem faces economists, statesmen or bankers than this much evaded question of the re-establishment of normal trade relations."

URGES ELECTION OF MEN TO IMPEACH DAUGHERTY

Director of Farmers' Council Tells Maintenance of Way Men to Use Their Votes.

DETROIT, Oct. 3 (Associated Press).—An appeal "to the people of the country" to elect Congressmen and Senators in the coming elections "who will vote for the impeachment of Attorney General Daugherty," was made here today by Benjamin C. Marsh, managing director of the Farmers National Council of Washington, D. C., in speaking at the opening session of the triennial convention of the United Brotherhood of Maintenance of Way Employes and Railway Shop Laborers. The speaker's verbal attack on the Attorney General was prompted by the latter's action in bringing the injunction suit. "They represent 90 per cent. of against striking railway shopmen.

"The price farmers and the farmers of the country are to blame for their own lack of prosperity," Mr. Marsh said. "They represent 90 per cent. of the voting power of the nation and can vote themselves prosperity when they make up their minds to do so."

The convention, following the address, adjourned until tomorrow to permit organization of various committees. Twelve hundred delegates were in their seats when the meeting, expected to last at least two weeks, was called to order.

The brotherhood has jurisdiction over more than 400,000 of the country's railroad workers.

OCTOBER 3RD

MEN'S

Carmoor-London Four-Piece Golf Suits in Scottish woolens with the new Prince of Wales weave. Different from any weave you ever saw—exclusive with us—hand-tailored over here, in English Norfolks and belted back coats with the English type of knickers.

$65.00

SCOTTISH WOOLLEN

Genuine Scotch Woolens Made by the members of the Scottish Woolen Association

Franklin Simon & Co
Fifth Avenue

Men's Shops—West 38th and 37th Sts.—Street Level

ADVERTISEMENT. ADVERTISEMENT.

FOLLOW THE LEAD OF LEADING BANKS

AMONG our clients are some of the strongest and most representative Banks, Trust Companies, and Investment Bankers in the United States and Canada. They rely upon us to analyze their advertising problems and prospects, to conceive and produce the copy, art work and layouts and finally to place the finished advertisement in a carefully selected list of publications. Also, we prepare and produce for them booklets, letters and other advertising literature, and within our province act as adviser and right-hand assistant to the advertising director. We are co-operating successfully in solving the many-sided advertising problems of financial institutions having total aggregate resources of several billion dollars and we have the experience and organization to give the same successful co-operation to a few important business houses demanding the highest standards in their advertising.

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VICTORY IS CLAIMED BY MRS. HARRIMAN

Woman's Party Defeated in First Showdown, Says Head of Consumers' League.

LOSE IN TWO CONVENTIONS

Leader of Opposition to Blanket Bill Declares Threat of "Bloc" Proves Failure.

Mrs. J. Borden Harriman, Chairman of the Central Committee of the National Consumers' League, which was organized to oppose the blanket bill of the National Woman's Party, returned yesterday from Syracuse with an announcement:

"We have met the National Woman's Party in the first big showdown," she said at the league headquarters, 44 East Twenty-third Street, "and we have beaten them. In both the Republican and Democratic State conventions resolutions have been passed which prove that women leaders in New York politics sponsor our saner views of woman's rights.

"In passing resolutions which aim for the removal of unjust discrimination against women but insist on retaining existing legal protection for them in the home and in industry, the political leaders of both parties have shown how foolish is all this talk of a 'woman's bloc.' The Woman's Party with its threat to hold the united woman vote of the State over the heads of the legislators until the blanket bill is passed, has been utterly discountenanced.

"The Blanket bill is vague and ambiguous. Lawyers tell us there is no way of prophesying how much damage the bill would do, but that it would certainly clog the courts with test cases until each issue involved had been interpreted by the Supreme Court.

"We believe in the specific law method because we have had successful experience with this route to better conditions. In the last two years sixty-two laws, rectifying unjust legal discriminations against women have been promoted by women and passed in the various States. Eleven of these were equal guardianship laws. That means that eleven State Legislatures passed this important law, because the women of the State explained the need for it, but without any vagueness which could lose much of value while that gain was made."

Mrs. Harriman said that the Woman's Party is a name that is distinctly misleading. The party represents only a few hundreds of the women of the country, she asserted.

HELD AS A TRAIN THIEF.

Fugitive From California Prison Caught on New Haven Road.

NEW HAVEN, Conn., Oct. 2.—The arrest of a man whom the New York police recognized as Richard A. Palmer, a fugitive from San Quentin Prison, San Francisco, on a limited train out of Boston over the New York, New Haven, & Hartford Railroad, on Friday night, was announced by the railroad management today. It was said that complaints had previously been made of losses from their clothing by passengers on night trains.

Officers met the train at New London, Conn., and the man was carried through to New York. On him were $1,300 and a gun. He gave the name of Sigmund G. Carlson of Dallas, Texas.

The railroad officials say the man had escaped from San Quentin, where he has ten years yet to serve, and that he had been arrested in Pennsylvania, Toronto and California.

A charge of robbing a passenger of $140 on a New Haven train was prepared, but Palmer will be sent West.

To the members of the American Bankers' Association, assembled in New York for their Annual Convention—Welcome!

B. Altman & Co.

A Choice Collection of Superb Oriental Carpets

(in extra large sizes, ranging from 10x14 to 16x28 feet)

every carpet a beautiful example of the Oriental rug-weaver's art, personally selected in the Orient by B. Altman & Co.'s own buyers, is now being offered at

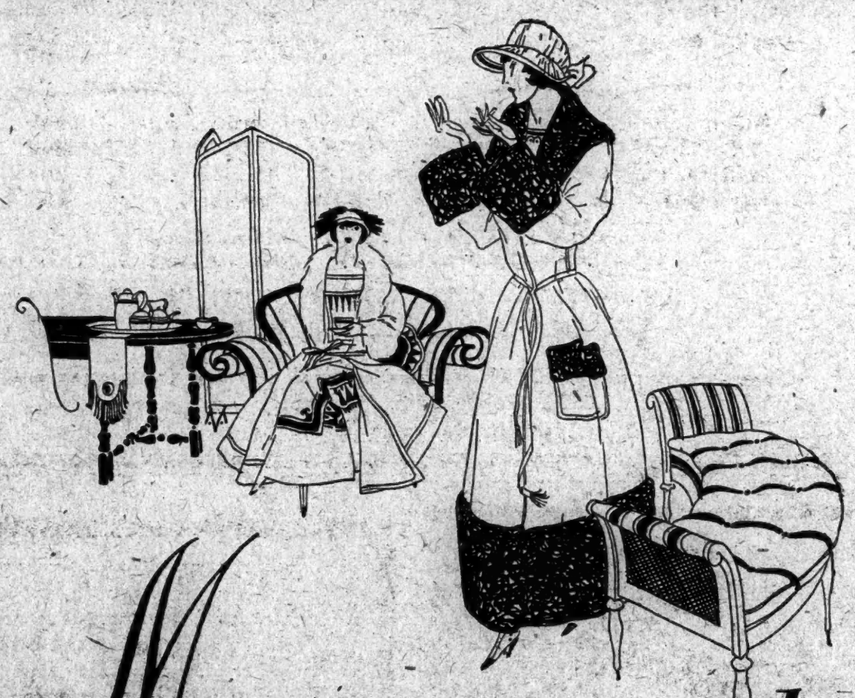
One Thousand Dollars each

a price which represents a marked concession from the regular selling figure

(Fifth Floor)

Thirty-fourth Street Thirty-fifth Street

Fifth Avenue-Madison Avenue, New York



Misses' coats

$25.00 to $275.00

THESE coats are surprising in the depth, color and beauty of the fabric and beautiful in the perfection and purpose of every line and detail. When all has been told, only half has really been told of the attractiveness of these coats of Gerona, Marvella and other fashionable materials. They meet the eye with ease and are not particularly hurtful to the purse.

OPPENHEIM, COLLINS & Co

34th Street—New York

Reg. Trade Mark

McCutcheon's

Reg. Trade Mark

Fifth Avenue, 34th and 33rd Streets, New York

"The Greatest Treasure House of Linens in America"

A Most Opportune Time to Buy Linens

DAMASKS from Ireland, rich and lustrous as heavy satin! Soft-tinted, immaculate squares of linen embroidered in Italy with mosaic patternings! Here, too, are sturdier linens, woven for the more utilitarian needs of the household. From far lands overseas come all these revelations of the linen-weaver's art—masterpieces of loom and needle.

And here they are, assembled at McCutcheon's, the Linen Store that since 1855 has maintained its prestige as "The Greatest Treasure House of Linens in America." We believe that not from Atlantic to Pacific, from Canada to Mexico, will you find in any other shop a showing of linens to rival that of the Linen Store. And not since the early days of the war have we, ourselves, been able to present such a wondrous collection.

Invitation to Visit the Linen Store

We invite our patrons of New York and our visitors from out of town to come and inspect this array. On the counters you will find linens of unsurpassed superiority of weave and texture of great and exclusive beauty of design, at prices that are truly economical.

And may we say in passing that all of the merchandise now on our shelves has been marked in accordance with the very latest wholesale quotations. Prices have not been changed on account of the new tariff, nor will they be so long as our present stocks last.

Damask Linens

Here you will find damasks of marvelous texture, patterned with rare motifs from treasured china and pottery traditions. A Sevres plate furnishes the inspiration for one design—an old scroll wreath from Chelsea, another. Satin bands and stripes and checks present a more formal beauty. All these damasks are strictly in accord with the McCutcheon standard. Prices range in Cloths from **$5.50** to **$75** each, and up. And in Napkins from **$5** to **$78** a dozen, and up.

Fancy Linens

Luncheon sets, Runners, Tray Cloths, Napkins! Here the most discriminating and exacting hostess may find masterpieces to satisfy her. She may choose from Taormina Point on heavy oyster white and tan Old Bleach Linen—from Filtire with its gorgeous patternings of gossamer fineness—from Dalmatian laces of massive, almost corded heaviness—from Spanish, Swiss, Bohemian, and Italian sets of varied and exquisite beauty. And prices in this department range from **$1.00** to **$275**, and up.

Bed Linens and Towels

In these more practical linens, we make three very special offerings. Linen Huckaback Towels of good quality, hemstitched, **$8.00**, **$10.00**, and **$12.00** a dozen. Hemstitched Linen Sheets, at **$20.00**, **$22.50** and **$25.00** a pair. Hemstitched Linen Pillow Cases, at **$4.75** and **$5.25** a pair.

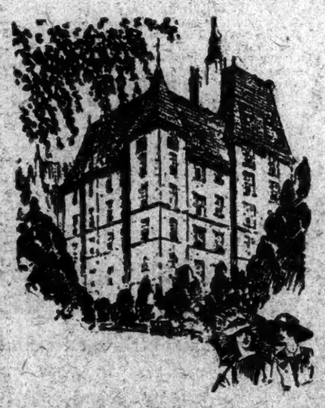
Then, too, there are more elaborate and more expensive articles—towels of the fineness of satin and lace—bed sheets and pillow cases worked with faultless Spanish embroidery. Prices of Sheets range from **$50.00** to **$80.00** each, and up. And Pillow Cases to match, from **$22.50** to **$40.00** a pair, and up.

* * *

No matter what your linen needs may be—whether they are few or many, of utilitarian or more fanciful character—you may supply them at the Linen Store, secure in the knowledge that linens obtained here are of the highest standard of excellence and of more than ordinary wearing quality.

We also invite inspection of the most fascinating assortments of Lingerie and Infants' Wear on our Second Floor

You should visit Jackson Heights and see the finest apartment section in Greater New York



AN hour spent in seeing the modern Garden Apartments at Jackson Heights, will serve better to impress you with their charm and livability than any amount of reading about them. If you would like to see the newest accomplishments of the modern home designer, these Garden Apartments, with their Parked Streets and Garden Courts, will be a revelation in their perfect planning and ideal arrangement for easy, convenient housekeeping.

Jackson Heights

22 Minutes from 42nd St. Subway Station

New Elevator Garden Apartment Homes

5, 6 and 7 Rooms—2 to 4 Baths

Larger suites arranged to suit your requirements

Golf, Tennis, Children's Playgrounds, Gardens, Etc

Tenant-Ownership Plan—Liberal Terms. *Social and Business References Required*

The Queensboro Corporation Manhattan Office 50 East 42d St

VISIT JACKSON HEIGHTS TO-DAY

Take Subway to Grand Central, transfer to Queensboro Subway (Corona Line) to 25th St. (Jackson Heights) Station—Office Opposite Station

By Motor—59th via Queensboro Bridge Jackson Ave to 24th St

Apartments Open for Inspection, Daily and Sunday, Until 9 P. M.

THE STORY OF REVILLON FURS

© 1922

An Eskimo Architect

This Eskimo is finishing his igloo or snow-hut by putting in a window of clear ice cut from a nearby stream. To increase the light inside he has arranged a snow reflector so that it will catch the sunlight and throw it on the ice.

No. 104—Life at a Revillon Post

Revillon Frères

ESTABLISHED 1723

Fifth Avenue at 53rd Street

Business Opportunities *(bank and business references required)*, Last Page.

LIQUOR THEFTS LAID TO FEDERAL BUREAU

Grand Jury Says Representatives of Department of Justice Took Stored Beverages.

IN 1920 UNDER PALMER

Did Not Sell It, but Kept Part for Themselves, and Gave Rest to Friends and Relatives.

Special to The New York Times.

WASHINGTON, Oct. 2.—The Federal Grand Jury of the District of Columbia filed a report in the District Supreme Court today in which it is charged that seized liquor stored in the Department of Justice was taken away by "certain representatives" of the Department, who kept part of it for their own use and made gifts of the rest to relatives, friends, physicians and hospitals. No indictments were returned, but the indignation of the Grand Jury was apparent.

The removals, the report says, were made between July 29 and Sept. 11, 1920, from both the Department of Justice building and a warehouse rented by the Government for the storage of seized liquor. The period named was during the Administration of A. Mitchell Palmer as Attorney General. Mr. Palmer declined tonight to comment on the Grand Jury complaint.

Looting of warehouses rented by the Department of Justice for storage of seized intoxicating beverages has been a subject of litigation in the local courts, due to suits by owners of such liquor, who claimed that its possession by them was legal.

The report, signed by Eugene Thompson, foreman, says: "It is the sense of the Grand Jury, based upon conclusions deduced from the testimony, that the representatives of the Department of Justice who were concerned with the seizure, storage and disposition of the liquor in question, were signally lax in not confirming the seizure of this liquor by proper legal process, and also by permitting its disposition, as herein before set forth.

"In view of the unprecedented circumstances surrounding this case, it is our opinion that the testimony appears to be insufficient to warrant the presentment of an indictment. Here is a case, however, presenting a most dangerous precedent wherein property has been seized by Government officials without having any legal title of custody established by the Government, and the property disposed of by such officers and employes with the sanction and approval of those in higher authority at that time. Such conduct on the part of officers, agents and employes of the Government, especially of a department charged with the administration of justice, is beyond our comprehension and cannot be too severely condemned.

"With the assistance of the District Attorney, every person known as having any direct knowledge of, or taking part in, such seizure or disposition, embracing officers and employes of the Department of Justice, the Bureau of Investigation, and a few private citizens, in all twenty-eight persons, were summoned as witnesses and duly examined by the District Attorney, his assistants and members of the Grand Jury.

"This investigation developed the fact that a large number of trunks, suitcases, boxes, chests, &c., presumably containing alcoholic liquors, in definite quantities, ranging from a pint in some instances to several gallons in others, had been seized by agents of the department, for the most part at the Union Station in this city and stored in rooms of the Department of Justice building, and warehouse space rented for that purpose during the period from April 4, 1918, to Sept. 11, 1920, and that memoranda made by various agents and warehouse records show that during this period many removals of such trunks, &c., were made, principally between the dates of July 29 and Sept. 11, 1920, the final withdrawal having been made Sept. 11, 1920; that during such period of seizure no warrants were issued nor legal process instituted with regard to the persons transporting or to the parcels of liquor transported; that the liquor so seized, while supposed to be forfeited to the United States, was not, in fact, so forfeited, or the reason that such seizure was never confirmed through legal action by the proper officers of the Department of Justice, and therefore neither the liquor nor the persons transporting it ever came into custody of the court; * * * that the persons who seized such liquor or parcels were trespassers by reason of their failure to comply with the law relative to seizures and forfeitures, and, therefore, their acts were in fact acts of private citizens, and at their individual risks.

"It further appears that certain representatives of the Department of Justice disposed of the liquor in various ways, for instance, by appropriating it to their own personal use, by making gifts to relatives, friends, physicians and hospitals, and by destroying such of it as appeared to be unfit for consumption, but no testimony was given to show that any of the said liquor was sold for a monetary or property consideration.

"Much time of the Grand Jury was consumed in this investigation, and every effort has been made to ascertain the facts and determine the responsibility of all persons in any way connected with the case."

The only lawsuit to result from the disappearance of liquor as mentioned in the report was filed by Alonzo E. Bunch against Frank Burke, former Chief of the Bureau of Investigation of the Department of Justice, and his two assistants, P. J. Ahearn and Henry P. Alden. Bunch alleged that these three defendants removed from a warehouse, from a stock of liquor valued at $100,000, a quantity belonging to him, the value of which he placed at $1,975, and, he alleged, these defendants appropriated this liquor, which was real whisky and real beer, to their own use. This suit was filed on April 7 last, and is still pending. The object of the suit is to recover the stated value of the liquor.

INDICT FOUR IN LIQUOR FRAUD.

Max Halperin and M. E. Sternfels Are Accused in Washington.

Special to The New York Times.

WASHINGTON, Oct. 2.—Max Halperin, an attorney, with offices at 17 West Forty-second Street, New York; Melville K. Sternfels, also of New York, and William R. J. Hayden and Ivan P. Pennyworth, two former employes of the Federal prohibition office, who were arrested on Aug. 8 last after an exposé of what was said to have been one of the biggest liquor plots ever hatched in Washington, were indicted today by the Federal Grand Jury on a charge of conspiracy to defraud the United States.

The indictment, which followed a long investigation by Mr. Yellowley and his agents, alleges that the four defendants conspired and put into effect a plan whereby certain records, documents and correspondence would be removed from the Federal prohibition office in this city.

TO STOP LIQUOR IMPORTS.

New Regulations Are Issued to Enforce Provisions of 1922 Tariff.

WASHINGTON, Oct. 2.—New customs regulations making effective the provisions of the Tariff act of 1922, prohibiting the importation of intoxicating liquors, without a permit, were promulgated today by the Treasury.

The regulations provide for the seizure of liquors, the seizure of the vehicle in which importation is attempted, and the imposition of a liability equal to the value of the liquors upon the person in charge of the vehicle seized.

Macy's Macy's

In Time For The World's Series

TOP COATS

For Men

$37.50

Sitting in the grand stand or bleachers or standing in line for tickets, you will find these top coats comfortable. They are warm enough to keep out the nip of the Autumn air, but light enough not to feel bulky.

New full box back effects with either raglan or "set in" sleeves, in Scotch cheviots, Shetlands, Irish tweeds and West of England cloth.

Grays, browns and heather mixtures.

Others $24.75 to $44.75.

Macy's—Fifth Floor, Front.

"Lansdowne" Hat for Men

$4.89

The brim is right and the height is just what you want. The newest colors. Fine grosgrain ribbon band and leather sweatband.

Macy's—Main Floor, 35th Street.

"Speedway" Gloves for Men

$2.69

All hand sewn, and very smart. In medium or dark tan. Imported and exclusive with us.

Macy's—Main Floor, Center.

R. H. Macy & Co. Inc.

Herald Square New York

Macy's Macy's

To the members of the American Bankers' Association, assembled in New York for their Annual Convention—Welcome!

B. Altman & Co.

Special for to-day

Women's Fashionable Costume Suits

(coat-and-frock models)

offering very exceptional value

(Ready-to-wear Suits Department, Third Floor)

Thirty-fourth Street Thirty-fifth Street

Fifth Avenue, - Madison Avenue New York

W. & J. SLOANE

FIFTH AVENUE AND FORTY-SEVENTH STREET NEW YORK CITY

A Typical Example

of the

Furniture Opportunities Offered

by

The Reduced Prices now Prevailing throughout our entire stock

THE "MARY FITTON" DINING ROOM SET

This delightful set, an adaptation in design of the better type of Furniture produced in the second quarter of the XVIII Century, has been most carefully constructed of Caspanca wood, toned, finished and glazed to produce the charm of its Antique prototype. Hand carving, rare inlays and other details result in a refinement of effect that has to be seen to be appreciated.

The set comprises 10 pieces for $1035, consisting of

Dining Room Table	$185	China Cabinet	$170
Sideboard	265	One Arm Chair	60
Serving Table	105	Five Side Chairs at $50	250

There is an alternate piece, a Commode, $185

This is but one example of the varied Dining Room, Bed Room, Living Room and Occasional Furniture included in this sale. In addition all Decorative Pieces, Mirrors, Lamps, Screens, Sheffield Silver, Porcelains, Mantels, Paintings, Fabrics—both Antique and Modern—too numerous to describe, have been reduced.

There are no exceptions

Four large floors, completely devoted to their display, offer a selection unequalled in size and variety.

DOMESTIC AND ORIENTAL RUGS

At no time, we believe, has so large and complete a stock been assembled in any store. Thousands of rugs, in a wide range of sizes, all desirable in every respect, are now conveniently arranged for inspection on our first floor.

Domestic		*Oriental*	
Wilton Rugs	$80, 110, 115, 120, 123.00	India	$360
Chenille Rugs	$110.00	Chinese	295
Axminster Rugs	$41.50, 55.50, 56.25, 59.50	Turkish	200
Velvet Rugs	$42.50	Persian	195

For convenience, the above quotations are given on sizes 9 ft. x 12 ft. All other sizes at equally attractive prices.

700 Small Oriental Rugs, $14, 20, 25, 30, 35, 50

EACH PIECE HAS OUR UNQUALIFIED ENDORSEMENT

Owing to the unusual response to our announcement, the store will be kept open until 5:30 P. M. Opens at 9:00 A. M.

The "Sunbowl Kid"

Keep Comfortable and Save Coal

SUNBOWL is the handy portable electric radiator that brings the warmth of summer sunshine from any lamp socket in your home.

Simplex Sunbowl

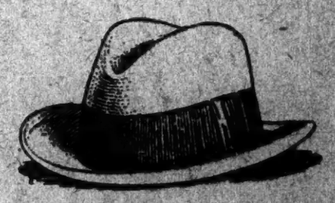
ELECTRIC RADIATOR

Buy your Sunbowl where you see the "Sunbowl Kid" display. Price, $11.00.

SIMPLEX ELECTRIC HEATING CO.

Cambridge, Mass.

120 W. 32nd St., New York City



DOBBS HATS

Hats from Dobbs & Co, New York's leading HATTERS, are conspicuous only because of their absolute conformity with the canons of good taste. The trend in the Dobbs models for Fall toward more manly shapes of larger proportions is endorsed by men of discrimination

From Seven Dollars upward

DOBBS & CO

620 & 244 Fifth Avenue *New York*

STILLMAN DECISION REVIEW TOMORROW

Justice Morschauser Issues Order on Application of Wife's Chief Counsel.

GUY'S GUARDIAN SURPRISED

Had Asked That Referee's Report Be Argued at Poughkeepsie Next Saturday.

Upon application of John F. Brennan of Yonkers, chief counsel to Mrs. Anne U. Stillman, an order was signed yesterday by Supreme Court Justice Morschauser directing attorneys for James A. Stillman to show cause tomorrow why Referee Daniel J. Gleason's decision favoring Mrs. Stillman should not be confirmed. The hearing on the order is scheduled for 10 o'clock at White Plains before Justice Morschauser.

This move came as a surprise. John E. Mack of Poughkeepsie, guardian ad litem of Guy Stillman, had asked that the motion to confirm be argued next Saturday at Poughkeepsie before Justice Morschauser. At the time Mr. Mack's petition was filed, Cornelius J. Sullivan, for Mr. Stillman, asked that the hearing be held also on next Saturday, but before Supreme Court Justice Arthur S. Tompkins at Nyack.

Mr. Brennan, explaining his application for the hearing tomorrow, said he had been prompted by the conflicting action of Mr. Mack and Mr. Sullivan and had "decided that it was better to bring all the parties together on Wednesday when I shall move to have the referee's report confirmed."

Mr. Sullivan received a copy of the order yesterday afternoon, but beyond saying that his firm would be represented at the hearing had nothing to say. It was reported, however, that Mr. Stillman's counsel, probably through former Supreme Court Justice Almet F. Jenks, would move to have the referee's report set aside, as against the weight of evidence.

No advices were received yesterday from Grand Anse, Quebec, the Stillman lodge, concerning the condition of Guy, who is reported seriously ill with typhoid fever. Dr. Charles Greene, a New York physician, was due to reach the lodge last night. Grand Anse is on the St. Maurice River, and is thirty-five miles from the nearest town.

Special to The New York Times.

MONTREAL, Que., Oct. 2.—A dispatch from Three Rivers tonight reports that Dr. Charles Green of New York, who was called by Mrs. Stillman to attend to the young patient at the Stillman lodge at Grande Anse, near Three Rivers, said the boy had sufferede from a high fever, but it had yielded to treatment.

SAYS AMERICA WON WAR.

Briton Calls Sending 2,500,000 Men Abroad Greatest Achievement.

CHICAGO, Oct. 2.—Declaring that the United States had won the war for England and the Allies, Sir Charles Wakefield, Bart., former Lord Mayor of London, told the Sunday Evening Club last night that the greatest war achievement history would record was the fact that "General Pershing transported 2,500,000 men to Europe."

WIDOW OF RECTOR HAD CLOTHING DYED

Continued from Page 1, Column 4.

well digger of South River, but before Hart reached the farm a group of reporters, armed with shovels, rakes and axes, which they had bought for the purpose, were at work. They were joined by the State detectives and soon the wells were emptied without disclosing a trace of pistol or knife.

When Prosecutor Beekman was leaving New Brunswick for his home in Bound Brook yesterday afternoon, he was asked about a statement made the day before by one of the detectives working on the case that an arrest was expected in a few days.

No Arrest Contemplated.

"I know of no contemplated arrest," he said. "Nothing has come to our attention on which an arrest could be made."

"Have you eliminated anybody from suspicion in this case?" he was asked.

"All I can say is that nobody has been accused or excused," he replied.

Bishop Paul Matthews of the New Jersey Episcopal Diocese, who returned from the Episcopal convention at Portland, Ore., two days ago, declared yesterday at his home in Princeton that he believed that Rector Hall was lured to his death. "I am satisfied that Mr. Hall was the innocent victim of a terrible tragedy," he added.

"Is the Episcopal Church desirous of having the mystery of the slaying cleared up?" he was asked.

"Absolutely," the Bishop replied. "We are very much interested in reaching a solution, and I am confident that it will clear the name of Mr. Hall."

A representative from the office of Prosecutor Beekman called at the office of District Attorney Banton yesterday and asked for assistance in obtaining the exhumation of the body of Rector Hall, buried in Greenwood Cemetery, Brooklyn.

To Pass on Exhumation Today.

The District Attorney assigned an assistant, Michael J. Driscoll, to go before Justice O'Malley of the Supreme Court and request an order for the exhumation. Mr. Driscoll, with Richard Gonsales of the District Attorney's staff and Police Lieutenant John R. Ferguson of New Brunswick, conferred with Justice O'Malley who announced that he would take up the matter this morning.

The parties interested in the autopsy have given their consent and the cemetery authorities had been awaiting a formal court order. The morgue of the Kings County Hospital has been placed at the disposal of the surgeons who are to perform the autopsy and as soon as the order is served the Department of Health will remove the body from the receiving vault to the morgue, where further investigation into the cause of death will be made.

Saxophones

$76 up

Easy to learn. Short period of interesting practice puts you in class earning $8 to $15 per evening. We sell the Buescher—used by the great artists.

Violins	$8.00 up
Clarinets	25.00 "
Tenor Banjos	22.00 "
Cornets	16.00 "
Drum Outfits	50.00 "

Very Easy Payments Arranged.

Free Instruction book worth $1.00 with any instrument purchased if you bring this ad. Clip it NOW.

Selmer

117-119 West 46th Street

(Times)

Franklin Simon & Co.

A Store of Individual Shops

FIFTH AVENUE, 37th and 38th STS.

A Fashion Newalty!

For Madame and Mademoiselle

PETTICOATS OF PERSIAN PATTERNED SILK

The petticoat comes back with the fashion of wider skirts

7.95

Soft dull-finished satin, patterned in Persian designs in pottery or tapestry colorings, finished with a scalloped silk fringed hem, is the newest fashion of the new petticoats.

OTHER PERSIAN PATTERNED PETTICOATS IN CRÊPE DE CHINE OR CRÊPE SATIN

9.75 TO 12.75

FEMININE UNDERTHINGS SHOP—*First Floor*

Macy's Macy's

White Shirts of Genuine English Broadcloth $2.39

Loomed in England

These genuine English broadcloth shirts are not to be regarded as in the same class with shirts of "English broadcloth" sold elsewhere in this city for about $3.00, really made of domestic broadcloth. Ours were loomed in England and are a fine quality white broadcloth.

Coat model, negligee style shirts. Five-button fronts, with box-pleat centers and selected pearl buttons.

Main Floor, Center.

R. H. Macy & Co. Inc.

Herald Square New York

Macy's Macy's

Gossip of Authors

Latest literary gossip of the world's noted writers appears regularly in The New York Times Book Review. Notice of current fiction, books of travel, art and sociology. Illustrated by rotogravure. One dollar a year by mail.

GENTLE JULIA

By Booth Tarkington

"This is a good book."

New York *World* (Heywood Broun)

DOUBLEDAY, PAGE & CO. $1.75 at Book Shops

ADVERTISEMENT. ADVERTISEMENT.

A DRY *who slipped in the* WET

Is there, as William Allen White suggested, a cleavage coming between East and West over prohibition?

Is it impossible for the wets and the drys to understand one another's viewpoint?

Charles W. Wood, son of a Methodist preacher, was raised in the best traditions of western prohibition circles. Now he has junked his inherited prohibition opinions for a reasoned conviction in favor of the wets.

"I still love the prohibitionists," he says, "but if the wets and the drys cannot understand each other, nothing but hatred can be developed."

For a fresh contribution to this much discussed question, read "A Dry Who Slipped in the Wet," in this week's Collier's.

NOW for the World's Series

Breathes there the man with soul so dead as not to enjoy a good baseball story? William Slavens McNutt has caught the drama of the World's Series and put it into one of the best stories of its kind, in this week's Collier's.

Read it, then turn to Uncle Henry on the World Series, and enjoy this genial satirist's shrewd comments on players and spectators in the great American sporting event.

New Styles *in* Statesmen

Some of the western primaries seem to forecast a new type of actor on the political boards. Conspicuous among them is Smith W. Brookhart, candidate for senator from Iowa. Darling, the cartoonist, and Charles Phelps Cushing unite to present this very latest thing in American political fashions, in this week's Collier's.

***Who is to blame for* Child Killing?**

In this country 10,000 little children are killed each year and 250,000 more are maimed. Who or what is responsible for this? Ida M. Tarbell tells you, in this week's Collier's.

GOOD STORIES

In addition to McNutt's World Series story, read and enjoy Christopher of Columbus, by H. C. Witwer, and the dramatic installment of Joseph Husband's much talked about serial High Hurdles.

Why I made that stupid FILM

In which a well known producer of moving pictures shows you the almost insurmountable objects encountered in trying to produce better movies.

Collier's EDITORIALS

The pertinent and inspiring comment upon the passing show for which Collier's is famous.

Oh, fisherman!

Read "October Is Small-Mouth Time," by John Craig. Just read it—that's all.

on all news stands today

Collier's

THE NATIONAL WEEKLY

The Crowell Publishing Co., 381 Fourth Ave., New York

The Tailored Woman INC.

622 Fifth Avenue at 50th Street

PLEATED SKIRTS

Few skirts have the grace and youth of the pleated model now shown at the Tailored Woman. Of fine quality wool jersey, it comes in white, beige, brown, grey, white and blue. $10.00

Others of Scotch and English novelty woolens and pure Camel's Hair. $18.00 to $38.00

AND TAILORED BLOUSES

In tailored blouses one's choice is almost unlimited. Jap Silk, Broadcloth, Truhu, Crêpe de Chine and imported Dimity comprise the fabrics, while the youthful round neck, the tuxedo and the convertible collar add variety to the style. The shirt fashion blouse is also shown as well as the sports overblouse in tan, beige, grey, brown, navy and black. $5.50 to $22.00

Superfine chiffon silk stockings $4.75 per pair

Exclusive New York Shop for Woolex Tailormades

Maison Maurice Inc.

663 FIFTH AVENUE at 52nd ST.

A Presentation of

GOWNS

For Street, Afternoon Formal & Informal Wear

$100

True to the Maison Maurice tradition of art in dress, this charming collection of individualized fashions will appeal to a discriminating clientele

Makers of genuine Australian Kangaroo Boots and Shoes for men and women

Speaking of Rewards

When Edwin Clapp Shoes were awarded the Grand Prize for high grade footwear at the World's Fair in 1915, and then repeated the following year at the International Exposition at San Diego, two things were publicly proved.

First: That making shoes of the finest material and with painstaking care for nearly seventy years had taught Edwin Clapp & Son something about fine shoemaking that was uncommon.

And Second: That what thousands of people already knew about Edwin Clapp Shoes was confirmed by the judges at these competitive Expositions. They awarded first honors to the Edwin Clapp Shoe because of those qualities for which prudent people buy and praise them.

We would win additional honors for Edwin Clapp Shoes by having you, Dear Sir, or Madam, wear them. Try one pair.

Down Town Store, 146 Fulton St., near Broadway
Up Town Store, 6 East 42nd St., 3 doors from Fifth Ave.,
New York City

The Edwin Clapp SHOE

French Suede Pique Sewn Two-Button

HARK CROSS LONDON

$2.00

Beaver, tan, gray and brown.

The World's Greatest Leather Stores
461 5th Ave., New York; 203 B'way.
Boston—145 Tremont Street
London—68 Regent Street

24 EATING APPLES for $1

Prepaid direct to your door—Assorted, safety carton of Boston Selection Eating Apples.

Every apple hand picked and packed direct from our Orchards in the foothills of the Catskills in New York.

We originated this method of selling apples direct to the consumer and have hundreds of satisfied customers.

Pin a post office money order or your check for $1 to your order and mail NOW. This offer limited to addresses in New York, New Jersey and Connecticut, East of the Mississippi for cents additional per carton.

Saugerties Orchards Co., Inc.
Saugerties, N. Y.

A&F Co.

The Greatest Sporting Goods Store in the World

Madison Avenue and 45th Street New York

Hoo-oo-Ooo-ooo!

October's crispest greetings! Gun days—hounds trailing—frosty nights under the hunter's moon.

Leaf-cluttered fairways sparkling in the sun—warm coats and fleecy motor robes.

There's inspiration in the air, everywhere—invitation in the woods and in the fields.

It's the brown month's inning—let's go—where the blazed trail crosses the boulevard!

Grouse and Woodcock—Thicket and Heather

What is your choice of game?

These are some of the sportsman's tempting offerings, from October first:

Grouse, woodcock and deer, in Maine; ducks, jacksnipe, quail and geese, in Connecticut.

Jacksnipe, woodcock, grouse, squirrel and rabbits in New Hampshire; ducks, geese, woodcock, grouse and quail in New York—and woodcock in New Jersey.

And the finest collection of sporting guns ever brought together, at the Abercrombie & Fitch store, with a gun-fitter and coach of international reputation.

Here is the gun that won the Grand Prix at Monte Carlo—and the Lewis Super-Magnum, made to kill a duck at 80 yards.

Agents for Westley-Richards, Jeffery and other European shotguns and rifles.

Every standard American make of gun—gun and ammunition cases, decoys, calls—shooting clothes and accessories of every kind.

When the Woman Takes the Field

She wants an outfit to enable her to shoot with her sportsman brother.

Aside from its well known hunting clothes for women, this house makes a specialty of fitting guns for women.

Guns of light weights, specially stocked for women's use; and instruction by an expert who has coached many sportswomen into championship shooting form.

Write for Shooting Pamphlet, "Fur, Feather and Gun."

Abercrombie & Fitch Co.

EZRA H. FITCH, President

Madison Avenue and 45th Street New York

"Where the Blazed Trail Crosses the Boulevard"

HARDING TO HELP PARTY CANDIDATES

Will Issue Letters to Be Used in Campaign in Different States.

LEADERS MORE CONFIDENT

They Tell the President the Reaction Against His Administration Has Subsided.

Special to The New York Times.

WASHINGTON, Oct. 2.—President Harding is taking a direct interest in the November elections and will issue several letters in the next two weeks to be used in the campaigns in different States. It was said today that the President will define the issues and recall the accomplishments of the Republican Party in a keynote letter to the party candidates in Ohio.

In conference today with Representative William R. Wood, Chairman of the Republican National Congressional Committee, and Senator Curtis of the Senatorial Campaign Committee the President showed that he intended to do what he could consistently to remove the false impressions existing as to his Administration, especially relative to its activities in the rail and mine strikes. Mr. Harding does not expect to make any speeches of a political character, but will follow the precedent established by some of his predecessors and write appealing political letters.

Great optimism was expressed at the White House today over the improving political conditions. The early reaction against the Republicans, revived during the prolonged strikes, political leaders told the President today, had subsided. In its place there has arisen confidence in the Republican Administration, stimulated greatly, it was said, by increasing prosperity and the prospects for a wonderful business boom this Fall. The leaders no longer despair of a nominal Republican majority in the next House, but are now assured, they say, of a majority reaching seventy-five in the House and an increased Senate majority.

Thinks Democratic House a "Calamity."

"The President feels that the people are beginning to realize that the election of a Democratic House of Representatives would be nothing short of a calamity," said Representative Wood, after his conference with the President. "I told him of the very encouraging reports being received by the Congressional committee, which show that the voters have confidence in the Republican Administration and are unwilling to restore the Democrats to power in the House.

"This condition is due not only to improved business conditions and lack of unemployment, but results, in my opinion, largely from a realization on the part of the voters of the actual accomplishments of the Republican Party in the last year and a half. There is nothing but encouragement in the reports coming from the industrial States.

"I am more optimistic about the outcome than I was before Congress adjourned. Then I did not see any chance of holding the House by a majority in excess of 30. I have revised my figures and am now confident that the next House will have a Republican majority of 75."

Senator Curtis said that even without greater improvement in the political situation the Republicans would gain three Senators, and perhaps five.

While at the White House today Mr. Wood recommended the appointment of Judge E. C. Davis of West Palm Beach, Fla., for one of the Federal District Judges recently created. Twenty-four additional Judges were authorized, and three of these have been appointed—two in Massachusetts and one in Illinois. Unless there is a great congestion in the courts demanding action, the President will not appoint any others during the recess of the Senate.

Federal Appointments Due Soon.

In the next few weeks the President will be called upon to fill a dozen or more Federal places, including vacancies in prospect and new offices recently created. Among them are Governor General of the Philippines, Assistant Secretary of War, Assistant Secretary of the Treasury, President Judge of the Court of Custom Appeals, Assistant Secretary of Labor, member of the Tariff Commission, seven members of the Coal Commission, twenty-one Federal Judges and Governor of the Federal Reserve Board.

The vacancy in the War Department will be due to the resignation of Assistant Secretary J. Mayhew Wainwright, who has been nominated for Congress in the Twenty-fifth New York District. Assistant Secretary of Labor Henning, it is said, intends to resign to become one of the Federal Judges.

Major General Wood will resign as Governor General of the Philippines in the next two months, to take up his duties as Provost of the University of Pennsylvania.

EDISONIA MUSEUM OPENS.

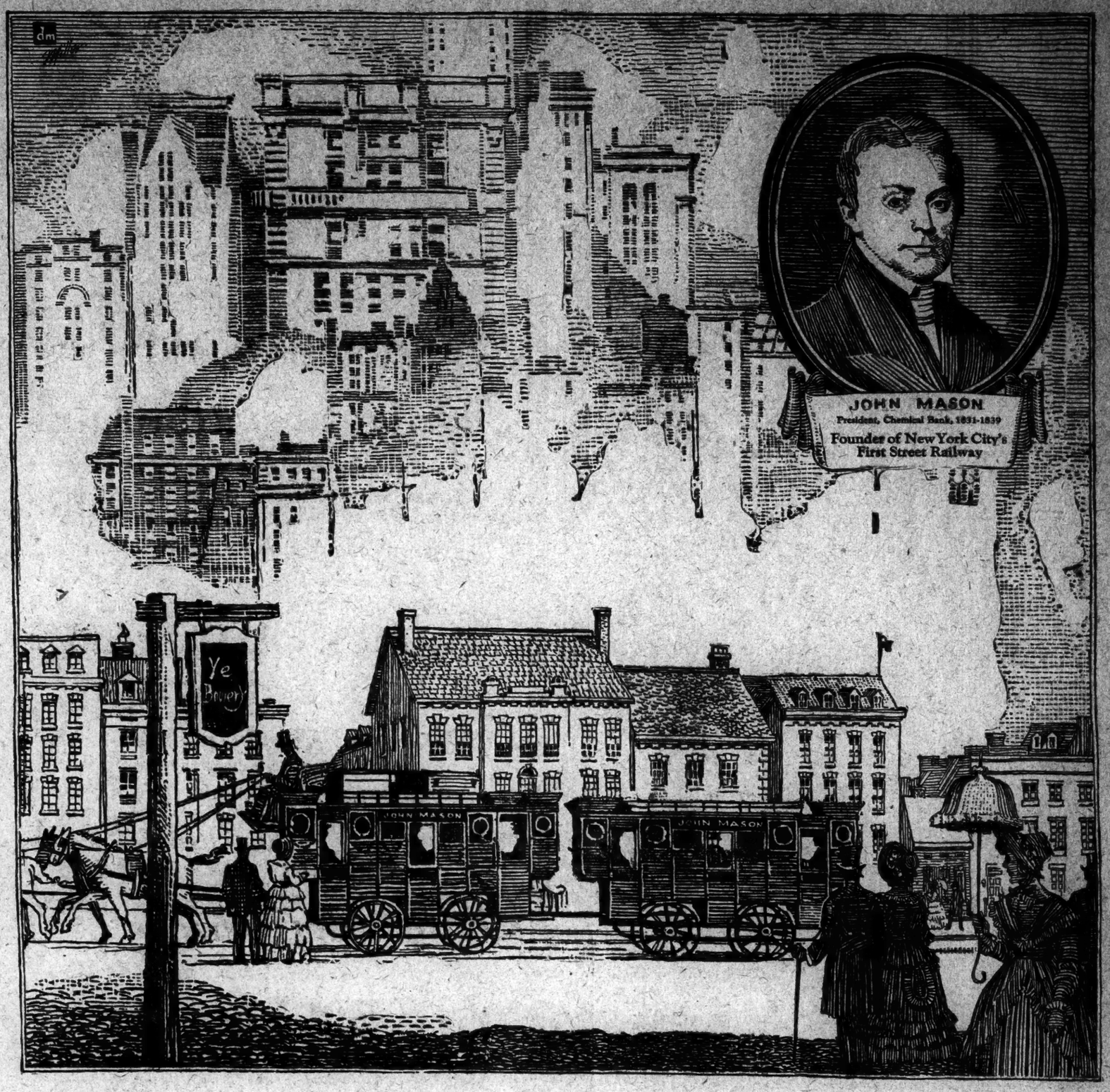
Models of Inventor's Early Electrical Work Shown.

Models, apparatus and documents connected with the electric light and power industry and the electrical engineering profession are on exhibition in the Grand Central Palace, where the Museum of Edisonia and other historical collections were opened to the public last night. Two early associates of Mr. Edison, F. A. Wardlaw and Francis Jehl, are acting as curators.

Instruments used by Edison in his first laboratory at Menlo Park when he was working on the incandescent lamp, the phonograph and the shunt-wound dynamo, are shown. Early installation equipment and parts of the underground transmission equipment used before the invention of the cable have been grouped in cases. From the Prospect House in the Adirondacks, the first hotel to be lighted by electricity, have been brought the old fixtures used in the early eighties.

There are models of the world's first power station in Pearl Street and of the huge Hell Gate station, put in operation last year. Mr. Edison has loaned the original electric locomotive and the first steam dynamo.

ELECTRICAL & ENGINEERING CO.
716 Eighth Ave. (45th) Bryant 6074



Once upon a time - and Now

Had you been living in New York one November day in 1831, you would have joined the outpouring of citizens which lined the Bowery from Prince to Fourteenth Streets, and cheered lustily as an ornate coach, bearing the name of JOHN MASON, lumbered up the thoroughfare behind four high stepping horses.

Thus started New York's rapid transit system, with the first coach named in honor of John Mason, President of the Chemical Bank and founder of the city's first street railway.

Trips were made at fifteen-minute intervals, the fare was twenty-five cents. Because of John Mason's interest in the progress of New York he succeeded a year later in establishing a ten-minute service and extending the tracks all the way to the village of Mount Pleasant—at Forty-second Street.

And Now

—the 600 miles of subway and elevated tracks in Greater New York carry each year more than a billion people.

What a tribute to the foresight of John Mason and "Old Bullion," as the Chemical is historically called! In every epoch of the city's history the Chemical has been solidly and actually on the side of legitimate development—a conservative institution—dominated by the spirit of progress.

Seeking New Business on Our Record

THE CHEMICAL NATIONAL BANK OF NEW YORK

Founded 1824

BROADWAY AND CHAMBERS, FACING CITY HALL

ADMIT MISS DUNCAN AFTER 2-HOUR QUIZ

Charges, if Any, Not Substantiated, Says Official—Manager Searched for Papers.

SERGE ENJOYS ELLIS ISLAND

A Communist? "Rot!" She Replies —Does Not Mind Questions— Dancing Personal, Not Classical.

Isadora Duncan, the classical dancer, who was detained by the immigration authorities when she arrived Sunday on the French liner Paris from Havre, was admitted to this country yesterday with her young Russian poet husband, Serge Yessenin, and her secretary, Woldemer Wetluguine, after two hours at Ellis Island before a special Board of Inquiry. Later it was officially stated that she had been detained by order of the Department of Justice.

Because of Miss Duncan's long residence in Russia and the gossip that connected her with the Soviet, it was suspected that she might be acting as a friendly courier for that Government in bringing papers to this country. Robert E. Tod, Commissioner of Immigration at Ellis Island, questioned by reporters, said:

Mystery About Charges.

"I don't feel I can tell you of any definite charge if there was one, and if there was one, it was not substantiated."

Assistant Commissioner of Immigration H. R. Landis, who presided at the hearing, said the charges were not substantiated.

The dancer wore her white hat trimmed with scarlet flowers and her red, green and yellow costume, which she said was a creation from Paris, with red morocco boots inset with white and yellow slashes. She carried a bunch of drooping red roses left over from Sunday.

The curly-haired, boyish husband seemed to enjoy the crossing to Ellis Island and was the centre of attraction. Photographers snapped the party every three minutes. Miss Duncan coyly declined to step into the sunlight.

"Too many wrinkles," she said.

Her husband said he would certainly write a poem about it all, including the tall buildings and the famed Statue of Liberty.

When asked what the Board of Inquiry had asked her, Miss Duncan smiled, and said the Commissioner of Immigration was charming and that she had been most courteously treated.

Denies Seeing Austrians.

"They held me," she continued, "because I came from Moscow. I was asked if I was a classical dancer. I replied that I did not know, as my dancing was personal. Then they wanted to know what I looked like when I danced. I said I could not tell them because I had never seen myself dance.

"I was also asked if I had spoken with any Austrian officers in Berlin when I arrived there in June in an airplane with my husband. I told the board no.

"Before I went to Ellis Island I had no idea the human brain could figure out all the questions that were fired at me. But you can say that I was in entire sympathy with the investigation. I have cared for little Russian orphans, but I have never had anything to do with politics, and neither has my husband."

Asked if she was a Communist, the dancer replied, "Rot, rot, rot."

When she came out of the inquiry room at 4:30 o'clock, Miss Duncan said to her manager, S. Hurok: "They found me innocent, not guilty."

The latter had troubles on his own account, he said. Late Sunday night he went back to the Paris to inform Miss Duncan that he had arranged for Nathan S. Goldberger, her New York lawyer, to take action in case an appeal to the Secretary of Labor were necessary. Hurok was stopped on the pier by an Immigration Inspector, taken into an office and made to strip and show that he had no papers of any kind concealed on him. Mr. Hurok was indignant at this treatment, declaring he had been a loyal citizen of the United States for more than twenty years.

Returning from the island, Miss Duncan and Serge sat on the upper deck of the ferryboat, clasping each other's hands, their eyes fixed on the Statue of Liberty. A crowd was waiting for her at the Battery. She went to the Waldorf-Astoria, where her children, the maid and the valet had already gone. Miss Duncan will give her first dance at Carnegie Hall on Saturday evening, Oct. 7, the manager said.

COURT BACKS MOTHER IN CARE OF SICK CHILD

Refuses to Punish Doctor's Wife Who Ordered Operation He Opposed.

Supreme Court Justice Marsh refused yesterday to punish Mrs. Marian W. Bunker, wife of Dr. Henry A. Bunker of 184 Joralemon Street, Brooklyn, for contempt of court because she had tonsils and adenoids removed from her twelve-year-old daughter Elizabeth without his permission, contrary to terms of a separation decree she got from him in 1916 on the ground of cruelty. The Court also refused to take the daughter from the mother on his contention that the girl needed his care and attention.

Justice Marsh further decided that the daughter need not spend every Saturday with the father as in the past, but that Dr. Bunker must return her to her mother every Sunday by 1 P. M. and that the girl need not spend the last week-end of each month with him. Mrs. Bunker is also to have the sole custody of the daughter during July and August of each year.

Mrs. Bunker was the physician's second wife and gets $40 a week alimony. She got her separation decree in 1916 and her daughter's custody "until such time as said infant shall be able to choose between parent and parent with whom she will prefer to reside." Dr. Bunker was to be notified promptly in case of his daughter's illness.

Dr. Bunker asked Justice Marsh to punish his wife because she had her daughter operated on at St. Luke's Hospital on Feb. 21 last without notifying him. Justice Marsh said that the operation had been advised in 1916 and had been incompletely performed that year. Specialists advised a further operation on several occasions, but Dr. Bunker "consistently opposed." Mrs. Bunker decided a year ago on the operation, but Dr. Bunker "wrote a note forbidding it, either then or in the future, without his consent in writing."

Justice Marsh said that Dr. Bunker sought justification of his course on the plea that he considered the operation "unwise and dangerous." The Court says that the operation was beneficial and that the child is now shown to be in excellent health.

Giminelli Cleared of Light's Death.

PITTSBURGH, Pa., Oct. 2.—Sammy Giminelli, welterweight boxer of Youngstown, Ohio, was exonerated today by a Coroner's jury which investigated the death of Billy Light of Wilmerding, Pa., who was injured in a bout with Giminelli at McKeesport on Thursday night. The jury held that Light's fractured skull might have been caused from the fall after the fatal blow.

The Shop of Original Modes
RUSSEKS
FIFTH AVENUE
34th & 35th Streets

THE RUSSEK EXHIBIT OF AUTUMN MODES IS TRUE TO RUSSEK TRADITION,—DOMINANT IN STYLE THOUGHT, COMPREHENSIVE IN VARIETY,—YET RISING TO NEW HEIGHTS IN ITS REFINEMENTS OF TASTE AND BEAUTY.

DRESSES

NEW,— SMART,— CORRECT MODES BY RUSSEK DESIGNERS, AS WELL AS REPLICAS OF THE EXCLUSIVE CREATIONS OF PATOU,—RENEE,—CARA,—DOUCET, BRANDT MILLER, CALLOT, WORTH, JENNY & LANVIN.

$59.50 to $275.00

THREE-PIECE COSTUME
SUITS
of
The New Fur Fabrics

THE HOUSE OF RUSSEK PRESENTS THE NEW THREE PIECE COSTUME TAILLEUR OF LUXURIOUS FUR CLOTH,—A DISTINCTIVELY INDIVIDUAL MODE,—AND EMPHASIZES ITS PHENOMENAL VALUE BY ITS MODERATE COST.

$59.50 to $350.00

COATS

FASHION - FAMOUS FOR ITS TOTALLY DIFFERENT MODES. THE HOUSE OF RUSSEK AGAIN PRESENTS THE NEW COAT STYLES OF THE NEW SEASON AND DIRECTS YOUR ATTENTION TO THE MODERATE COST WHICH IS A CONTRIBUTING CONSIDERATION TO THEIR SUCCESS.

$49.50 to $550.00

Jay-Thorpe Inc.
24-26 FIFTY-SEVENTH STREET WEST

FOR the approaching social season, and the many activities which will be brought about by the *Bankers' Convention*, Jay-Thorpe, Inc., have assembled an exceptionally smart collection of apparel for every occasion. Special care has been given to the selection of clothes for Luncheon — Tea Hour and Theatre wear.

Gowns · Millinery · Wraps
Furs
Lingerie · Blouses · Novelties

"He is always the same"

—how many times you have heard that compliment paid to a man whose cheerful manner and consistent friendliness have won him a host of friends.

Kuppenheimer
GOOD CLOTHES

like good friends, improve with acquaintance. Your appreciation of them grows because their good qualities last. They are dependable.

Suits or Overcoats
$35 $40 $45 $50

Our 34th Year in Business

Brill Brothers
Broadway at 49th Street (Open Saturday Evenings Until 10)
Downtown Stores
279 Broadway, near Chambers — 47 Cortlandt Street
—the house of Kuppenheimer good clothes

GIMBEL BROTHERS
32ND STREET — BROADWAY — 33RD STREET — NEW YORK CITY

Men's Fall and Winter Suits
Overcoats and Topcoats

$27.75
$35 to $40 Grades

Wide assortment of new colors, fabrics and models. With emphasis upon quality and make. Sizes 34 to 46, regulars and stouts.

Six months ago we planned it. And here they are. Suits and coats of fine woolens, by makers of repute.

More New Tuxedos
Rightly cut, rightly tailored. Birthday priced. $38.50
Sizes 34 to 44

GIMBELS BIRTHDAY SALE
—Fourth Floor

Over 300,000,000 Pairs a Year

When in 1629 the Massachusetts Bay Company sent its letter of instructions to Governor Winthrop with reference to the coming on the Mayflower of Thomas Beard, America's first shoemaker, it stated that he was coming for the purpose of making shoes for the Colonists, that he brought with him divers hides, etc., that he was to be paid so much for his work, was to receive a certain allowance from the Company's stores and was to have the right to gather herbs on the Common.

No doubt Mr. Beard was a very good shoemaker, using the awl, lapstone and hammer with the skill of his time; but suppose he could take a look around to-day in any one of America's great shoe manufacturing plants!

It was a long cry even from the sandal tied with the leather thong to Beard's time, but think of what has happened since then.

Scores of machinery inventions have revolutionized this industry.

Where once Beard laboriously wielded his hammer to drive a peg, to-day there are the clicking, lasting, welting, lock-stitching and other machines—infinitely more efficient than human hands, and a thousand times quicker.

From the South American Pampas, the African Veldt, the Far Hills of India, the American Plains and elsewhere, hides are gathered that man and woman may be properly shod.

Great institutions devoted to dressing, curing and tanning, fashion this crude material into leather of strength, finish and durability.

The translation of the hide into the dainty slippers of the modern Miss entails some 300 different operations, exclusive of clerical labor.

Just think for a moment of the number 159,000,000—that figure represents the production of pairs of shoes in the United States for the past six months, or at the rate of three pairs per capita per annum.

The development of the banking systems of the world since the day of the Venetian banker has, like the development in the shoe industry, kept pace with civilization.

Since 1838, or to be exact, for 84 years, The American Exchange National Bank has registered continuous progress in its growth and in its ability, as a result of broad experience, to assist those who favor it with their patronage.

Throughout this long period it has enjoyed intimate relationship with almost every character of industrial enterprise. It has seen little businesses grow to be big businesses and not infrequently it has had the pleasure of assisting such successes.

Sure of its ability to render unusual service and counsel of the highest character, it invites you to discuss your business problems with it.

Our representative will call at your office by appointment.

The American Exchange National Bank
Total Resources over $175,000,000
128 Broadway — New York
Monthly Letter sent free on request

Tan or Black Imported Scotch Grain. Goodyear Rubber Heel No. 1476

Not Governed by Price
A new Quality Standard
$7.50

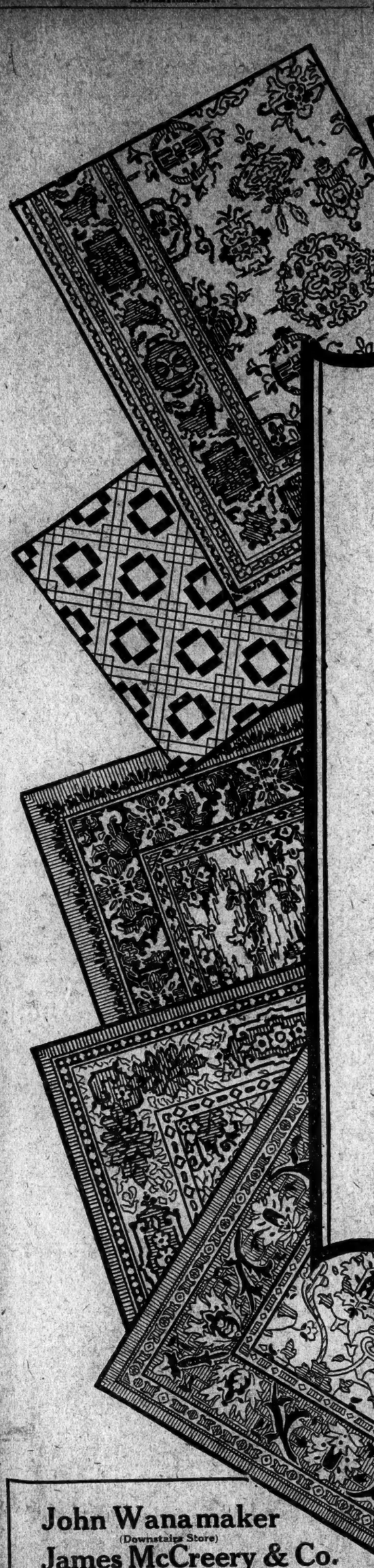
EVERY DAY-ANY DAY

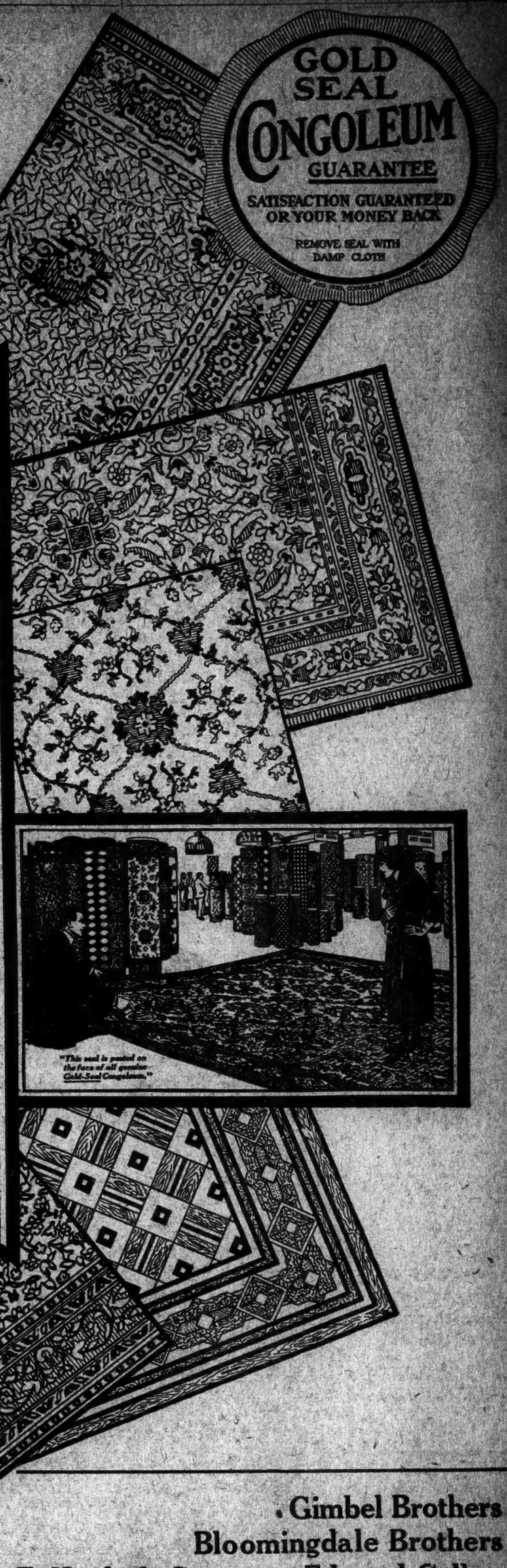
—visit one of the shops of the London Character Shoe and see the immense crowds of men creating volume of sales and thereby reducing the cost of the shoes.

Exclusively for Men
London CHARACTER SHOES
800,000 Pairs Sold Annually in Only Four Shops

1480 Broadway, *At Times Square*
276 W. 125th St., *At 8th Ave.*
86 Nassau St., *At Fulton St.*
86 Delancey St., *Schiff Parkway*

ADVERTISEMENT. ADVERTISEMENT. ADVERTISEMENT. ADVERTISEMENT.





Gold-Seal Congoleum Week

The Floor-Covering Sale of the Year

Congoleum Week is in full swing. Yesterday thousands of housewives visited the stores listed below and took advantage of the special reductions prevailing this week only on America's most popular floor-covering.

This sale is a money-saving opportunity you can't afford to miss. You will have no difficulty in finding *Gold-Seal* Art-Rugs that are exactly suitable in pattern, coloring and size, for any rooms in your home that need new floor-covering. Or, if you prefer an all-over floor-covering, you will find many attractive designs in *Gold-Seal* Congoleum By-the-Yard.

Waterproof—Sanitary—Durable

You need only to read this partial list of Congoleum's advantages to understand why this modern, sanitary floor-covering is preferred to woven rugs in millions of American homes.

DESIGNS: No other low-priced floor-covering reproduces so artistically the beautiful rich tones of fabric rugs as does Congoleum. The patterns win the admiration of housewives everywhere.

EASY TO CLEAN: Just a light mopping leaves the smooth, sanitary surface spotlessly clean—the bright colors gleaming like new. No tiresome sweeping or beating is necessary.

NEEDS NO FASTENING: Congoleum lies perfectly flat on the floor without fastening of any kind. It never curls or "kicks-up" at the edges.

Satisfaction Guaranteed

All the Gold-Seal Congoleum included in this sale is fresh new goods, and is fully guaranteed by the Gold Seal pledge: "Satisfaction Guaranteed or Your Money Back." This Gold-Seal appears on the face of all genuine Congoleum. Look for it when you buy. It protects you absolutely.

Only a Few More Days

Remember, Gold-Seal Congoleum Week ends on Saturday night. Then these bargain prices will be withdrawn. Make your selections at once. Don't allow this great money-saving opportunity to slip by without taking full advantage of it.

Gold-Seal Congoleum Art-Rugs

6 x 9 ft. size **$7.25**
Nationally Advertised Price $8.10

7½ x 9 ft. size ... **$9.10**
Nationally Advertised Price $10.10

9 x 9 ft. size **$10.90**
Nationally Advertised Price $12.15

9 x 10½ ft. size. **$12.70**
Nationally Advertised Price $14.15

9 x 12 ft. size ... **$14.50**
Nationally Advertised Price $16.20

Other sizes ranging down to the
1½ x 3 ft. Rugs **39c**

Gold-Seal Congoleum By-the-Yard

Two Yards and Three Yards Wide

59c per square yard.
Nationally Advertised Price 75c

John Wanamaker
(Downstairs Store)
James McCreery & Co.
Rothenberg's

L. M. Blumstein & Co.

Adams-Flanigan

H. C. F. Koch & Co.

Gimbel Brothers
Bloomingdale Brothers
Edward Callan

WEST SIDE
L. Fischler, 722 10th Ave.
L. Wertheimer Dept. Store, Inc., 181st St. and Wadsworth Ave.
Louis Pennzer, Inc., 369 West 125th St.
National Carpet & Rug Store, 143 West 125th St.
Adams-Senior Co., Inc., 220 West 125th St.
Spear & Co., West 34th St.; 10th St. and 6th Ave.
A. Halpern, 2,497 8th Ave.
A. Fischer, 813 Columbus Avenue.
S. Bauman & Co., 40th St., and 8th Ave.
A. Alpert, 656 Ninth Ave.

BRONX
Stoller & Company, 2,769 Third Ave.
Francis Rogers & Son, 2,689 Third Ave.
J. Maurer, 2,085 Third Ave.
A. Kesiin, 517 East 138th St.
William Meltzer, 3,500 Third Ave.
B. Fruchtman, 4,115 Third Ave.
H. Fruchtman, 3,408 Third Ave.
Morris Stoller, 3,791 Third Ave.
Fenichel & Goldstein, 4,223 Third Ave.
M. Zimmerman, 1,468 Southern Boulevard.
I. Litkin, 585 East 180th St.
Piser & Company, 150th St. and Third Ave.
Greenberg Brothers, 3,407 Third Ave.
Glauner Furniture & Carpet Co., 2,351 Third Ave.

EAST SIDE
A. Fishenberg's Sons, 124th St. and 2d Ave.
Stoller & Company, 2,180 Third Ave.
H. Stein & Son, 1,847 Third Ave.
Home Furniture Company, 1,267 Third Ave.
S. Steinberg, 182 East 125th St.
M. Salsez, 1,066 Third Ave.
Samuel Keller, 198 Canal St.
National Carpet & Rug Store, 202 Canal St.
United Carpet and Rug Mills, 42 Avenue A.
Fischer Carpet and Oilcloth Co., 146 Essex St.
Barnett Wolff, 9½ Essex St.
John Capek & Brother, 1,539 First Ave.
L. Ougust, 13 Rutgers St.

YONKERS
Empire State Furniture Company.
Joseph Kohn.
Marshall Matheson.
Proctor Furniture Company.
Ekonome Paint Store.
A. Strauss.
L. Schoen.
M. & F. Furniture Co., 40 Riverdale Ave.
Globe Carpet Company, 20 Palisade Ave.

BROOKLYN
H. Batterman & Co.
Frederick Loewer & Co.
A. I. Namm & Son.
J. D. Wilson & Sons.
Abraham & Straus.
A. Hellbronn, Fifth Ave. and 53d St.
Edward Beards, 1,860 Broadway.
S. Reversov, 133 Grand Ave.
D. Chassler, 1526 and 1677 Broadway.
G. Fried & Sons, 830 Broadway.
Liberty Carpet Company, 2,302 Myrtle Ave.; 3,832 Jamaica Ave.
Samuel Miller, 704 Broadway.
National Carpet and Rug Stores, 296 Knickerbocker Ave.; 627 Fulton St.; 8 Third Ave.; Columbia St.
Samuel Raphan, 446 Sutter Ave.
Reliable Carpet Company, 680 Broadway.
A. Taube, 561 Grand St.
A. Taube, 2,586 Myrtle Ave.
J. Weisman, 82 Graham Ave.
Charles J. Weiser, 3,104 Fulton St.
Blairs Furniture Store, Atlantic Ave. and Smith St.; 5,110 Fifth Ave.
Cohn Brothers Furn. Co., Inc., 554 Fifth Ave.
Goldenberg Brothers, 125 Fifth Ave.; 4,918 Third Ave.; 5,018 Fifth Ave.
Michaels & Co., 500 Fifth Ave.; 839 Broadway.
J. Michaels, 182 Smith St.; 1,085 Broadway.
Michaels Brothers, 71 Smith St.; Fifth Ave. & 9th St.
L. Silkoff, 4,402 Thirteenth Ave.
Mayer's Department Store, 1,717 Broadway.

STATEN ISLAND
Richmond Furniture Company, 2,091 Richmond Terrace.
T. Irving Simonson, 2,065 Richmond Terrace.

ASTORIA
L. Gally.
S. Bauman.
J. Begin & Son.

CONEY ISLAND
Whitman's, 447 Neptune Ave.

LONG ISLAND
Grasmann & Kirsche, 417 Fulton St., Jamaica.
Irving Riesenburger, 27 and 30 Main St., Flushing.
S. Bauman, Freeport.
A. L. Nebenzahl, Far Rockaway.
Jacob Meyer & Son, Riverhead.
Louis Jaeger & Son, Greenport.

WESTCHESTER COUNTY
Mount Vernon Furniture Co., Mount Vernon.
The Fair, Mount Vernon.
Greeley & Loveley, New Rochelle.
John C. Bell, New Rochelle.
George Ferguson Company, New Rochelle.
L. Black's Sons, New Rochelle.
J. H. McArdle, Mamaroneck.
Main Department Store, Mamaroneck.
Harrison Hardware and House Furnishings, Harrison.
Gabriel Stanesby, Harrison.
Samuel Mulwitz, Portchester.
Joseph Tunick, Port Chester.
White Plains Furniture Co., White Plains.
Genung, McArdle & Looney, White Plains.
Berger's Department Store, Peekskill.
N. A. Smith, Peekskill.
J. B. Cohen, Peekskill.
Griffin & Hilliker, Ossining.
A. L. Meyers, Ossining.
S. C. Kipp & Son, Ossining.
Carteon Furniture Company, Tarrytown.

NEW YORK STATE
NEWBURGH
Burger's Furniture Store.

POUGHKEEPSIE
Lucky, Platt & Company.
Mitchell Furniture Company.
George Schlude's Sons.
Burger's Furniture Store.

ALBANY
John B. Hauf, Inc.
Heimes Brothers, Inc.
W. M. Whitney Company.
John Horn & Sons.
Fern Furniture Company.
R. C. Reynolds, Inc.

TROY
R. C. Reynolds, Inc.
W. H. Frear Company.
Union Furniture Company.
Gumbie Furniture Company.

HUDSON
John T. Gulnan Company.
R. Gray's Sons.
Guernsey & Terry.

GLENS FALLS
B. B. Fowler Co., Inc.
The Boston Store.
Bickley Brothers.
J. W. & L. W. Fay.

MALONE
W. A. Empsall.
Duffy Brothers.
SCHENECTADY
H. S. Barney Company.
The Wallace Company.
The Card Company.
R. C. Reynolds, Inc.
Henry Cohen.
Star Furniture Company.

AMSTERDAM
Heichelmer & Shaul.

PLATTSBURGH
The Scharon Store.
Jay Freeman.

BINGHAMTON
Fair Store.

ELMIRA
S. F. Isaards Company, Inc.
Walsh & Reagan.
Barker, Rose & Clinton.
George W. Peck Company.
J. P. and M. Sullivan.

ITHACA
Treman, King & Company.
Rothschild Brothers.

NORWICH
Chapman Turner Company.

ONEONTA
Oneonta Department Store.

HORNING
Cain-Hornpf.
G. W. Peck Company.

HORNELL
Tuttle, Rockwell Company, Inc.

WELLSVILLE
Rockwell Company.

SYRACUSE
Hunter, Tuppen & Company.
E. W. Edwards & Son.
Chappel-Dyer Company.
Markson Brothers.
The Zeigler Company.

AUBURN
R. H. Waite Company.

CORTLAND
Peck Furniture Co.
C. J. Tanner.

GENEVA
Lynch Furniture Company.

WATERTOWN
A. Bushnell & Company.
Frank A. Empsall & Co.

OGDENSBURG
N. Frank & Sons.

CANANDAIGUA
The Anderson Store.

FULTON
J. E. Sullivan.

GLOVERSVILLE
Jones Miller.
W. M. Livingston.
Finecam Brothers.
The Argersinger Co.

NEW JERSEY (Newark)
L. Bamberger & Co., Market St.
Hahne & Co., 609 Broad St.
Goerke Company, 701 Broad St.
E. A. Kirch & Co., 17 Market St.
M. Nesse & Sons, 194 Springfield Avenue; 564 Orange St.
Essex Floor Covering Mills, Broad St. and Central Ave.
C. Schmidt Furniture Company, 137 Springfield Ave.
National Carpet and Rug Stores, 73 Springfield Ave.; 364 18th Ave.

JERSEY CITY
S. Bauman, 362 Central Ave.
New Jersey Furniture Co., 226 Newark Ave.

HOBOKEN
Frank Cordts Furniture Co., 126 Washington St.
Fred Speyer, 536 Washington St.

WEST HOBOKEN
Kramer & Co., 481 Bergenline Ave.

UNION HILL
C. Ormelon, 414 Hackensack Plank Road.

ELIZABETH
Goerke-Kirch Co., 161 Broad St.
McManus Bros., 1,152 East Jersey St.
Green Furniture Co., 77 Broad St.

HARRISON
Mintz & Litson, 168 First St.
Jacobs Bros., 240 Harrison.

BAYONNE
Harry Rosenberg, 625 Broadway.

PATERSON
John Donohue & Sons.
Van Dyk Furniture Co.

PASSAIC
Gang & Gang, Inc.
A. Rafter & Sons.
United Carpet and Bedding Store.

HACKENSACK
M. Piser & Co.

NEW BRUNSWICK
Nathan's, Inc.

PERTH AMBOY
Stern & Company.
Ludwig's Furniture House.

PLAINFIELD
Whitney Carpet Company.
Mizen & Litson.

WESTWOOD
Westwood Furniture Company.

ADVERTISEMENT.

The New Way
To serve Bran

No need to serve clear bran now. Serve Pettijohn's. That hides the bran in luscious flakes of the most flavory wheat that grows.

You never tasted wheat food so delightful, we believe. In countless homes it has become the favorite morning dish.

Yet those who eat it get whole wheat with 25% of bran. And those are two things everyone should get. You'll be glad we make it if you try it once.

Pettijohn's
Rolled Wheat with Flake the Bran

SOCIALISM FACING COLLAPSE IN ITALY

Only a Fragment of Its Power Left as Party's Congress Meets in Rome.

DISCORD MARKS OPENING

Main Question to Be Decided Is That of Participating in the Government.

Copyright, 1922, by The New York Times Company.
By Wireless to THE NEW YORK TIMES.

ROME, Oct. 2.—The Italian Socialist Congress was opened in Rome today. In this Congress the future policy of the Socialist Party will be decided, but the meeting assumes even greater importance because the party is fighting for its life. The decisions now taken may either give it a new lease or wreck it completely.

The composition of the party is extremely complicated, there being Maximalists, Concentrationalists, Third Internationalists, Unitarians, Centrists, Collaborationists, Abstentionists and Intransigeants, as well as smaller groups, each rivaling the others as to who can shout the loudest in their press. All these factions, however, are absorbed in three larger groups, so that the situation may be summed up as follows:

There is the Left Group, led by Serrati, comprising Communists and other extremists who wish tto pursue a revolutionary policy, absolutely refusing to have any share in the Government. The Right Party, led by Turati, comprises Reformists, Socialists and a milder element wishing to pursue a policy of peaceful penetration and to share the responsibilities of Government. Finally there is the Centre Group led by Baratono whose members subordinate their policy to the necessity of avoiding a split in the party.

Serrati has about 25,000 supporters and Turati about 20,000, while Baratono has about 7,000. It is therefore seen that the Centre Party holds the balance of power, but whether it will be able to prevent a split in the party remains to be seen.

The battle will be fought out on the question of whether the Socialist Party should participate in the Government if the occasion arises. It is interesting to remember in this connection that Turati, during the last ministerial crisis, was invited and actually tried to form a cabinet, but failed.

The last Congress comprised representatives from many hundred thousands of workmen, while a far smaller body is represented in this one, after the sweeping victories of the Fascisti. The preceding Congress was an event of national importance, the press devoting whole pages to it. The Socialist Party in Italy, at least for the moment, is considered to be almost dead.

The Messagero sums up the situation as follows:

"The present Socialist group is the mere wreckage of what was once a powerful party, and the fact that this wreckage is still floating about is only an indication that a shipwreck has occurred."

Deputy Calls Revolt Folly.

ROME, Oct. 2 (Associated Press).—When the convention of the Italian Socialist Party opened here today, much rivalry was evident among the numbers of the factions.

Menotti Serrati, leader of the extremists, attacked the Socialists who recently joined the Government for yielding to the desires of the bourgeoisie. He was answered by Deputy Giuseppe Modigliani, who said that the idea of revolution was folly and that the time for it was past. Modigliani declared that the death of former German Foreign Minister Rathenau made possible a conciliation of the German Socialist factions.

Deputy Zilocchi of the Centre faction urged both the extreme Left and Right to join a unified party and present a common front. Deputy Lazzari, an extremist, proposed the expulsion of members of the party who joined the Government.

BUFFALO MAYOR IN RAIDS.

He Forces Five Alleged Disorderly Houses to Close.

BUFFALO, N. Y., Oct. 2.—Mayor Frank A. Schwab, it became known today personally, and unattended by police officers, raided five alleged disorderly houses in Elm Street on Saturday night and compelled their proprietors to close.

"I dont know whether I had the right to close those places or not," Mayor Schwab said. "They had their doors wide open and I suspected the law was being violated.

"There were a lot of women in some of the places. The people running houses told me they were not violating the law and were selling only soft drinks.

"I said 'you can't kid me: I have been around too long in the beer business. You just close and stay closed.'"

Mayor Schwab said he expected the owners to start suits against him on account of his action, which was a development of charges by ministers and reform leaders that the town was being run "wide open" and with police toleration. The Mayor said he carried a revolver on his trip through the "red light" district but had no occasion to use it.

"This town is not wide open and never will be wide open while I am Mayor," he declared.

The reform element, he said, found fault but failed to co-operate with him.

MAYFLOWER WITHDRAWN.

But Owners Ask That Schooner Take Part in Elimination Races.

BOSTON, Oct. 2.—The Mayflower Association, owners of the schooner Mayflower, debarred by the Canadian Trustees of the International Fishermen's Trophy as a contender in this year's cup series, to be raced off Gloucester this month, formally withdrew today the Mayflower's entry for the international event, but asked the right to have her compete in the elimination trials.

In a message to William J. MacLinnis, Chairman of the American Fishermen's Race Committee at Gloucester, J. Henry Hunt, Chairman of the Mayflower Association, said:

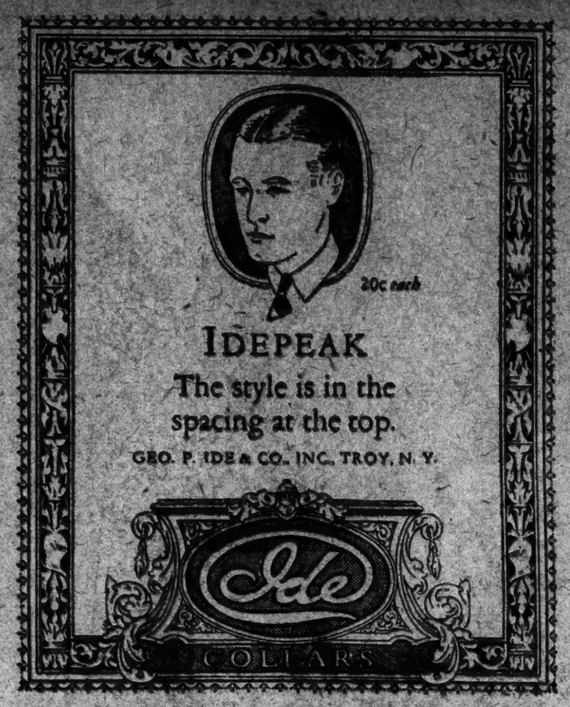
"We withdraw the entry of the schooner Mayflower as a contestant for the International Fishermen's Cup, but to determine whether she is a real contribution to the models of our fishing fleet, and to satisfy public interest, we request the privilege of participating in the trial races. Please answer at your earliest convenience."

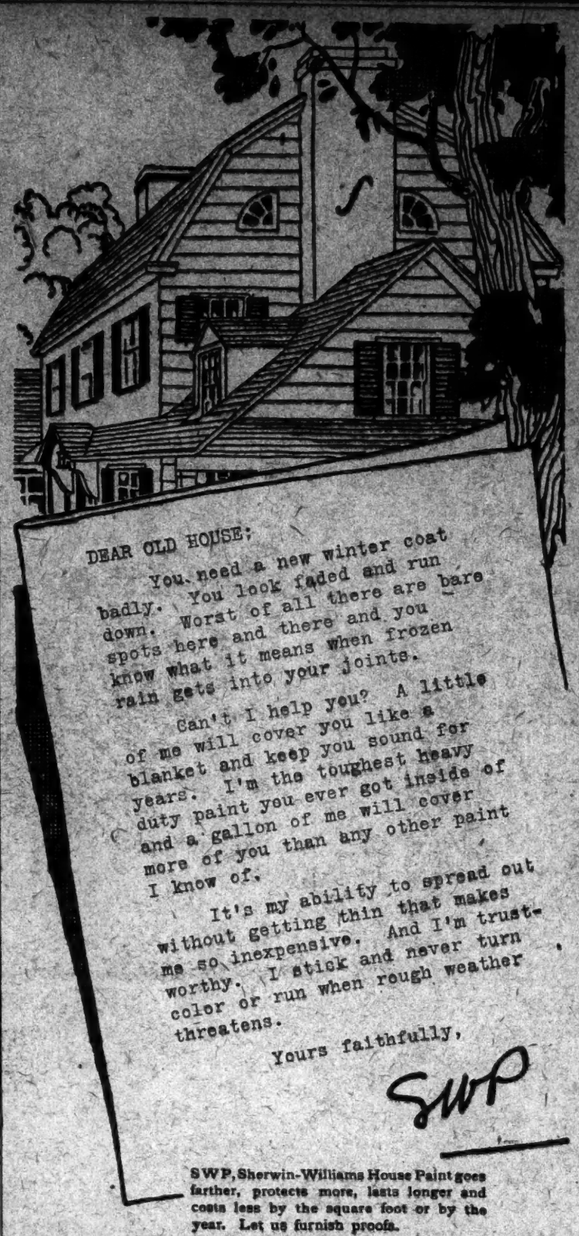
The Mayflower Association includes 165 members sharing ownership of the vessel.

Witt Is Cleared of White Slavery.

Special to The New York Times.

WASHINGTON, Oct. 2.—The Grand Jury ignored today a charge of white slavery against Hazen H. Witt, grandson of the late Av. F. Hurst, miller and banker of Pennington Gap, Va. The warrant against Witt alleged that he transported 19-year-old Ethel Olswang of Brooklyn from that city to Washington for immoral purposes. The Grand Jury failed to find sufficient evidence on which to return an indictment.





DEAR OLD HOUSE:

You need a new winter coat badly. You look faded and run down. Worst of all there are bare spots here and there and you know what it means when frozen rain gets into your joints.

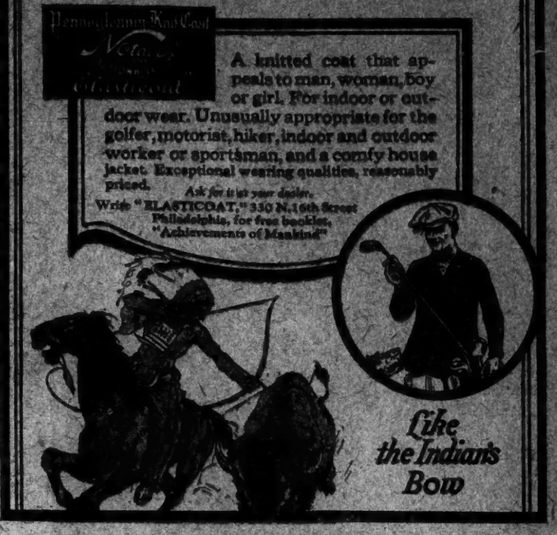
Can't I help you? A little of me will cover you like a blanket and keep you sound for years. I'm the toughest heavy duty paint you ever got inside of and a gallon of me will cover more of you than any other paint I know of.

It's my ability to spread out without getting thin that makes me so inexpensive. And I'm trustworthy. I stick and never turn color or run when rough weather threatens.

Yours faithfully,
SWP

SWP, Sherwin-Williams House Paint goes farther, protects more, lasts longer and costs less by the square foot or by the year. Let us furnish proofs.

Elasticoat
"Springs Right Back Into Shape"



A knitted coat that appeals to man, woman, boy or girl. For indoor or outdoor wear. Unusually appropriate for the golfer, motorist, hiker, indoor and outdoor worker or sportsman, and a comfy house jacket. Exceptional wearing qualities, reasonably priced.

Ask for it at your dealer.
Write "ELASTICOAT," 350 N. 16th Street Philadelphia, for free booklet, "Achievements of Mankind"

Like the Indian's Bow

BERKLEY KNIT BERKLEY

"The Tie of a Thousand Knots"

Put your scarf money into Berkley Knits! You'll receive liberal dividends in service and style!

For sale at all men's apparel shops.
Berkley Knitting Company
1326 Vine Street
Philadelphia, Pa.
New York Show Place:
23-25 E. 26th St., Madison Sq. Nor.

CHASSIS COMPLETE $7500 — GUARANTEED FOR ONE YEAR

IF

Brakes on all four wheels; a distinguishing feature since 1911

ISOTTA FRASCHINI
(MADE IN MILAN, ITALY)

Chassies with bodies by leading designers now at the exhibition rooms

ISOTTA MOTORS, Inc., *19 West 44th Street*
Complete Stock of Parts—Factory Mechanics

*A*N exceptional tongue shoe because it fits equally well over a high or a low instep and is suitable to wear indoors or out. The tongue is of moderate size; the heel, a graceful Spanish type. It is so becoming that we named it Vanite.

J. & T. Cousins
SHOEMAKERS TO WOMEN
57TH STREET STORE At No. 17 West — THE MODEASE SHOP 22 East 48th
"The Modease Shop specializes on Comfort Shoes that are also smart"

Fashionknit Ties
"which look best longest"
$2.50

They are to ordinary ties what cords are to fabric tires. They give better looking, infinitely longer wear. The range of patterns now featured by Wallach Stores is broader and more beautiful than ever.

Others $3 and $3.50

Wallach Bros.
Broadway, below Chambers / Broadway, cor. 29th
246-248 West 125th / 3d Ave., cor. 122d
Hart Schaffner & Marx Clothes

Because of the death of Mrs. Theresa Rosenthal Both our Stores will be closed on Wednesday

SHOECRAFT
714 FIFTH AVENUE
27 WEST 38TH STREET

SHERWIN-WILLIAMS
PAINTS AND VARNISHES
The right finish for each surface, including:

SWP Exterior House Paint
Flat-Tone Wall Paints (oil)
Old Dutch Enamel
Floorlac Varnish-Stain
Mar-Not Varnish for floors
Scar-Not Furniture Varnish

Rexpar Exterior Varnish
Porch and Deck Paint
Inside Floor Paint
Industrial Finishes
Insecticides
Automobile Enamels

New York Store, 116 West 32d St., near 6 Ave..
Phone Chelsea 3506 for name and address of dealer near you.

TRIAL TUBE FREE TO MEN SEND COUPON

129 Failures
then we got this shaving cream

We know soap making well. We have spent 60 years in its study. One of our soaps—Palmolive—is one of the leading toilet soaps of the world.

But it took us 18 months to excel, in five ways, in a shaving soap. We made up and tested 130 formulas before we attained our idea of perfection.

Now, as a reward, we ask you to test our creation.

Five new ideals

We started out with five new ideals, and eventually we met them all in Palmolive Shaving Cream.

It multiplies itself in lather 250 times. It softens the beard in one minute. It maintains its creamy fullness for ten minutes on the face.

The extra-strong bubbles support the hairs while you cut them. Weak bubbles let the hairs fall down.

The palm and olive oil blend acts as a soothing lotion, so the after-effects are ideal.

Just compare it

We merely ask a comparison with the shaving cream you use. Make this in fairness to yourself and us, then use the one you like best. Cut out the coupon now.

PALMOLIVE
SHAVING CREAM

10 SHAVES FREE
Simply insert your name and address and mail to
THE PALMOLIVE COMPANY
Dept. Drive Milwaukee, U.S.A.

New Scotch Calf

We offer here a shoe of quality and elegance, not to be obtained elsewhere—and in a style that we conscientiously recommend. Lasts and Patterns exclusively our own design.

BOTH SHOPS

WHITEHOUSE & HARDY
BROADWAY at 40TH STREET — Metropolitan Opera House Bldg.
144 WEST 42ND STREET — Knickerbocker Building
NEW YORK

Specialization—Value

Flint's Fine Furniture

IT STANDS to reason that the undivided study of a single subject will result in a thorough knowledge of that subject and its problems.

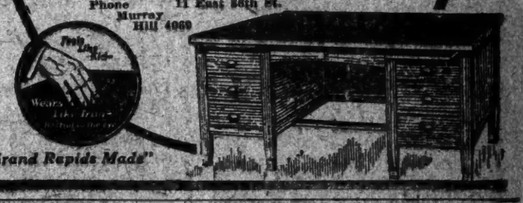
Flint & Horner study every phase of the furniture business. We know good furniture and we know good values, and our experience enables us to select the cream of the furniture market and offer it to you at the most reasonable prices.

FLINT & HORNER CO., INC.
20-26 WEST 36TH STREET
A few yards from Fifth Avenue

GUNN "LINO" DESKS
with Inlaid Lino Tops
Patented and Fully Guaranteed

Stand supreme for Service, Beauty and real Desk Comfort.
LINO eliminates desk pads and expensive plate glass.
The soft dull shade of Green is restful to the eyes. Ink and Stains easily removed. No varnish to mar.
LINO wears like Iron, feels like Kid. Finest cabinet construction. All styles. All finishes.

Catalogue and sample of top mailed free.
GUNN FURNITURE CO., Inc.
Phone Murray Hill 4060 — 11 East 36th St.



"Grand Rapids Made"

Come on with a Test!

No truck of similar capacity in the world can touch the new VIM in performance.

This is a big truth for truck users. You will believe us when we prove it. Test a VIM today.

Vim Motor Truck Company of N. Y.
49 W. 64th Street

The NEW
VIM
1/2-3/4 TON TRUCK

Smartness, speed, power, durability, comfort, equipment—all you want of each, combined in this Auburn Sport Car, at $1895 (factory). A look and a demonstration will give you a new idea of motor car value. Other models, closed and open $1475 to $2345. Your choice of colors.

1838 Broadway — *Open Evenings*
Some desirable territories open to responsible dealers.

AUBURN
22nd Successful Year

ADVERTISEMENT. ADVERTISEMENT. ADVERTISEMENT. ADVERTISEMENT.

Do men "save themselves" more than women do?

MAN'S work is no more exhausting than woman's. From the time she gets up in the morning until the last task at night, a woman is often on her feet all day. Millions never learn to spare themselves.

Yet men have used a simple way of saving energy for years—8 out of 10 do today.

A man who had the same problem so many women have

Twenty-five years ago a man who worked constantly on his feet found himself with little energy when work was over—with a backache each night in the bargain.

One day instead of standing all day on the hard floor he stood on a rubber mat. The effect astonished him. He felt better that night than he had in weeks. Next day he cut two pieces of rubber from the mat and fastened them to the heels of his shoes.

And that was the beginning of the idea that resulted in O'Sullivan's Heels!

Although men took it up first, millions of women today are finding how these heels can save their energy—can stop the needless waste that takes so much of their strength.

If you do wear "rubber heels"

Look at them!

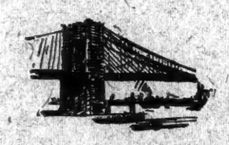
Are they O'Sullivan's? It will pay you to find out! Like all good things O'Sullivan's have been widely imitated.

If yours are not O'Sullivan's—don't say "rubber heels" next time. Tell your repairman to put on O'Sullivan's—and notice the difference at the end of each day! See how much freer you are from tiredness and strain.

There is an O'Sullivan Heel for practically every style of women's shoes—for the high cuban heel as well as for the various low heel types and the "in-between" styles. O'Sullivan's are always adapted for the prevailing mode.

Furthermore, as millions of women are finding out, they preserve the original trim appearance of the heel and prevent the running-over that occurs so quickly with ordinary heels.

O'Sullivan's usually cost you no more than ordinary rubber heels. But *wear* a pair—and you'll know why millions always insist on them!



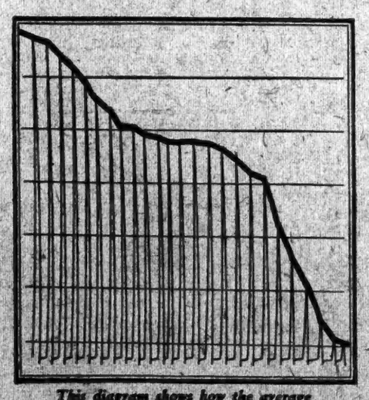
Brooklyn Bridge could not withstand them

Engineers report that the shocks and jars from heavy traffic are slowly weakening Brooklyn Bridge.

But this is not the only structure under strain.

They tell us further that heavy traffic in our modern cities keeps every building, street, and sidewalk in constant vibration.

Is it any wonder that the human body, a delicate, sensitive instrument, should need some simple protection against vibrations that even steel cables cannot indefinitely withstand?



This diagram shows how the average man's energy falls. Do you go down too far each day toward exhaustion?

O'Sullivan's Heels

Absorb the shocks that tire you out

Picture Ahead

Whether it's motor or baby, travel or home, there's always a picture ahead.

Every style of Kodak and Graflex camera always on hand.

Developing, printing and enlarging of the superior kind.

Eastman Kodak Co.
(Eastman Stockhouse, Inc.)
Madison Ave. at 45th St.

PLAZA ART AUCTION ROOMS
EDWARD P. O'REILLY, Auctioneer
5 AND 7 EAST 59TH STREET (AT 5TH AVE.)
TELEPHONE PLAZA 5444-5445

At Absolute Auction
Fine Furnishings
Including Empire Suites, William and Mary Sets, Colonial 4-Post Beds, Bronzes, China, Rugs, Chime Clocks, Player Pianos, Victrolas, Paintings, Silver and Sheffield Ware, Draperies, Chinese Vases and Embroideries, Beautiful Needlepoint Chairs, Andirons, Lamps, &c., property of Various Consignors.

And to Close the
MORRIS ESTATE
By Order of John V. Irwin, Esq., 68 Broad St., City.
REMOVED FROM THROGGS NECK
(UPPER NEW YORK CITY)
For Convenience of Sale
From the home of one of the old Knickerbocker landmarks—the entire sale comprises 1,000 items.
SALE DAYS,
WED., THURS., FRIDAY, SAT.,
OCT. 4—5—6—7
At 2 P. M. each day
Exhibition today, Tuesday, Oct. 3, continuing daily until hour of sale.

CREASY JURY MAY GET MURDER CASE TODAY

Prisoner Repeats That Broken Troth Caused Miss Lavoy to Kill Herself.

MINEOLA, L. I., Oct. 2.—The case of William M. Creasy, on trial here for the murder of Miss Edith Lavoy, Freeport school teacher, may go to the jury late tomorrow afternoon. The State finished its cross-examination of Creasy this afternoon and on redirect examination the defendant said that the time he parted from his wife they both understood it was a final separation. He attributed a letter he wrote to Miss Lavoy in which he said his heart was broken and "by Sunday I shall be under six feet of earth in Kentucky" to the effects of a spell.

Creasy admitted on cross-examination that he never told Miss Lavoy he never would marry her and never told her he did not love her. Creasy's defence is that Miss Lavoy shot herself with his pistol while they were sitting on a couch together in her boarding house at Freeport on the night of June 23 last because of her disappointment over his breaking of their engagement.

The State contends that it was Miss Lavoy who broke the engagement, and has introduced into the evidence many letters alleged to have been written by the young woman, indicating that she had ended the engagement and that she not only no longer loved Creasy, but actually despised him. A handwriting expert testified today that one of the State's letters was a forgery.

District Attorney Weeks asked the defendant about a statement he was alleged to have made on the day following Miss Lavoy's death to the effect that he could not explain why Miss Lavoy had shot herself.

"Can you explain it now?" asked Mr. Weeks.

"I can give you my opinion," replied Creasy.

"I suppose," said the District Attorney, "it was because she loved you so and you would not marry her?"

"Yes, in my opinion," Creasy replied.

Asked if he ever said he would shoot Mrs. Creasy if he had a gun, Creasy said he did not remember. He admitted that perhaps he did tell their boarding house keeper at Portsmouth, Ohio, when Mrs. Creasy went out one day, that "she doesn't know it, but she has gone for good."

Creasy said he broke his engagement with Miss Lavoy in May of this year.

"I didn't tell her right out, point blank," he said. "I told her I had decided not to marry her in May, 1922."

SON DEAD, ENDS HER LIFE.

Mother Inhales Gas After Vigil Beside Body.

Mrs. Marie Rogers, 52, killed herself by inhaling gas yesterday morning in the kitchen of her home, at 661 West 183d Street, immediately below a room in which the body of her son, Harry E. Rogers Jr. was awaiting burial services. The son died on Friday. Mrs. Rogers had kept an all-night vigil.

The husband said Mrs. Rogers and the son, their only child, had been inseparable, and that she had been at his bedside constantly during his long illness.

McCreery 65th Anniversary Sale

More than a Sale—a Celebration

Two Special Values Just for Anniversary Week

Exceptionally Fine (Upright) Phonograph
85.00
After this Sale 110.00
A Louis XV model with very graceful lines which reveal its excellent cabinet work, and a clear, rich tone, possible only in a precisely made machine.
Usual list price is 150.00

Master-Made (Console) Phonograph
73.50
After this Sale 95.00
An attractively designed and exceedingly well made Cabinet has been combined with a bell-like tone in this unusual instrument, exclusive with us.
*Reg. U. S. Pat. Off.

Either Model at 5.00 Down
Balance Liberal Monthly Terms—No Interest
[*Fifth Floor*]

FIFTH AVENUE **James McCreery & Co.** 34TH STREET

JOHN DAVID
STEIN-BLOCH SMART CLOTHES
MEN'S FURNISHINGS AND HATS
Exclusive, But Not Expensive

John David Presents The New Autumn

Stein-Bloch Suits And Top Coats

¶ What Sets Stein-Bloch Clothes Apart From Others Is Their Unassuming Style Elegance, And Their Wealth Of Fine Needlework, And Their Unvarying Excellence Of Fit, And Their Patterns Loomed In Limited Lengths.

¶ Price Is The Last Thing We Talk About, But It Is The First Thing We Wish You To Compare With That Of Any Other Garments For Which The Same Or Even More Is Asked

Suits And Top Coats $35 To $65

MALLORY HATS | EXCELLO SHIRTS

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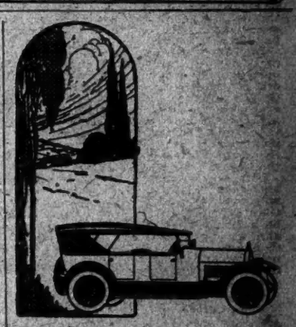

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PLANS FOR WORLD'S SERIES COMPLETED

Everything in Readiness for First Clash Between Giants and Yanks Tomorrow.

TICKET SUPPLY EXHAUSTED

No More Reserved Seats Available —Both Teams Have Workout at Polo Grounds.

The scene shifters, stage hands and property men were busy yesterday getting the arena ready for tomorrow's first world's series clash between the Yankees and Giants. By nightfall preparations were practically completed. Commissioner Kenesaw M. Landis was on the scene. Other prominent baseball men began arriving in the city. The four umpires were named. Both clubs began their distribution of reserved seat tickets, and the real actors in the baseball drama—the players of the two teams—had brisk workouts at the Polo Grounds.

Everything was hustle and bustle, and tickets began getting scarcer than hens' teeth. Even the great Babe Ruth couldn't beg, borrow or steal tickets yesterday. Early in the afternoon baseball's greatest slugger appeared at the headquarters of the Giants. He demanded to see Secretary Jim Tierney on a matter of great import, and when the Bambino was finally admitted to the inner sanctum he made a moving plea for reserved seat tickets. But not even the Babe could be taken care of. The Giants turned down friends, foes and neutrals, and reserved seats were at a premium.

"It looks like a capacity crowd on Wednesday," said Secretary Tierney. "We have disposed of every available reserved and box seat, and dozens of people have come in this afternoon seeking reserved tickets that are not available. We have simply reached the end of our rope, and no more seats can be had, outside of the 10,000 unreserved seats and the 12,000 bleacher tickets which will be placed on sale Wednesday at the grounds. The demand this year is far greater than last year."

Yankees' Tickets All Sold.

Late in the afternoon Ed Barrow, the Yankees' business manager, informed the newspapers that the reserved ticket supply had been exhausted. The American League office was thronged all afternoon with prospective ticket purchasers.

Judge Landis, who arrived in the city on Sunday, established headquarters at the Hotel Commodore. In the late afternoon, after getting in touch with Presidents Johnson and Heydler, he announced that the umpires named for the series were Brick Owens and George Hildebrand of the American League, and William J. Klem and Barry McCormick of the National League. The Baseball Commissioner will hold a final conference with the arbiters at noon today, and at that time the Judge will give his instructions to the men who will work in the big series.

The Commissioner also notified the Giants that two of their players would have to be removed from the eligible list. The National League Club certified twenty-seven men including Coaches Dennings and Dolan as eligible for the series, but under the rules only twenty-five men, including coaches, may take part in the championship games. In order to conform to the rules the Giant management removed players Walter MacFhee and Fred Maguire from the eligible list.

Both teams worked out at the Polo Grounds. The Yankees were first on the field, and Miller Huggins's men practiced batting and fielding from 11 o'clock to 12:15. The Giants followed at 12:30 o'clock, but McGraw kept his athletes at work for only a half hour and did not extend the workout beyond a turn at batting practice. The champions looked fit for battle, but the Yankees, who arrived from Washington early this morning, seemed more exhausted by the pennant fight.

Yanks Display Confidence.

However, the Yanks had the longer work-out and the players were brimming over with confidence. Everett Scott was the most noncommittal of the lot. "Who will win the series?" echoed the Deacon. "The team which will win the first four games, of course."

Joe Dugan's stone bruise was the subject of much comment in the Yankees' camp, but Miller Huggins said later in the day that "Bullet Joe" was in prime shape to pitch the opening game.

"Bush is still bothered by his injury," said the Yankee manager, "but it does not affect him except when he puts his whole weight on the foot. By the time the series opens he ought to be in fine shape, and I don't think the injury will handicap him at all."

The experts were agreed that Huggins will probably pitch Bush in the opening game, and they were equally certain that Arthur Nehf will be McGraw's nominee. There were some, however, who believed that the Giant manager would start with Jess Barnes and save Nehf for the second game. They pointed out that if Nehf were beaten in the opener the psychological effect on the Giants would be considerable.

Both teams will practice this morning and then call it a day. The Yankees will take the field from 11 to 12, the Giants from 12:30 to 1:30. There will be a final conference in the clubhouses and an eleventh-hour lecture by the managers. After that there will be nothing to do but to rest up for the first battle tomorrow.

Baseball Men Due Today.

The promised influx of baseball men did not materialize yesterday. Very few of the club owners arrived in town. Most of them are not due until today. Old-time baseball men thronged around the Giant and Yankee offices, but the bulk of the incoming army will not be on hand until today.

Judge Landis's suite in the Commodore was the centre of activities. The Commissioner arrived on Sunday and promptly engaged John Heydler in a game of golf at the Garden City Country Club. The Judge won by 2 up, and covered the course in a 98, as compared to Mr. Heydler's 99. But there was no golf yesterday, and Judge Landis was not even able to go up to the Polo Grounds to see the two teams in their workouts.

"It looks like another great series," he said yesterday. "Of course I'll have to be neutral. Even when I was just an ordinary fan, I liked one league as well as the other. Now that I'm the Commissioner, I have to view the games in a plastic frame of mind. I'll be rooting for both teams."

Betting on the series verged nearer to even money yesterday. The slump of the Yankees in recent games and the improved form shown by the Giants' pitchers were responsible for the change in sentiment. Yankee partisans asked 6 to 5 instead of 7 to 5, but got few takers, the Giants' friends preferring to hold out for the longer odds.

BUILDING NEW POLO FIELD.

Norwich University Will Soon Have $15,000 Plant Finished.

NORTHFIELD, Vt., Oct. 3.—Polo at Norwich University, where a strong bid has been made the last two years for the intercollegiate championship, will be given a new impetus with the completion of the new polo field now under construction. When entirely completed, according to the specifications, which call for a field of maximum polo length—900 feet—and standard width—300 feet—the university will boast the finest polo grounds in the State, and one that will compare favorably with the best in the country.

The new field adjoins the riding hall and stables, and runs north and south at right angles to the end of the new athletic field, which was built last year. When complete in every detail the cost of the new plant will approximate $15,000. A gift of $4,000, to be used for the work, was given by Mrs. G. H. Eggleston of Proctor, Vt.

Hannes Kolehmainen Breaks World's 30-Kilometer Mark

HELSINGFORS, Finland, Oct. 2 (Associated Press).—Hannes Kolehmainen, the Finnish runner, broke the world's record today for thirty kilometers, doing the distance in 1:47:13.2. The previous record was held by A. Stenroos, also of Finland, who finished in 1:48:06.2 in 1915.

BETTING ON SERIES BECOMING LIVELIER

Odds on Yankees Shortening, Prevailing Figures Being 6 to 5—Few Large Wagers.

With the opening game only two days away, betting on the world series became more active yesterday. Where previously there had been a wide gap between the odds offered and asked, there was a tendency for the two camps to come together and do something besides talk. The result, as was predicted last week, was a gradual shortening of the odds. At the close of the day the best available odds were 6 to 5, quoted by W. L. Darnell & Co., the Yankees, of course, being favored.

There were other wagers placed during the day with the Giants on the short end of 13 to 10 odds. Practically all of the betting was done in small amounts, and the usual big bets were missing entirely. This may mean that the three-figure plungers are holding back to see how the opening game comes out, or again that there is going to be no big betting on the series.

Only one wager where the odds were better than 7 to 5 was reported. John Doyle placed this, a commission of $800 to $500. Doyle also placed $350 to $250 with the American Leaguers favored, and one freak bet of $250 to $200 that Ruth would make at least one home run during the series. John Dawson, a Massachusetts fan, was the believer in the Babe's prowess, but the name of the skeptical party was not disclosed.

Fred Shumm, a Brooklyn stakeholder, reported a few bets in small figures at the prevailing odds.

G. B. de Chadenedes & Co., a Broad Street firm, reported that there was more money in sight to lay on the Giants, but that there was no Yankee cash to cover it. This firm had $1,000 to place on the National Leaguers against $1,500 on the American League team, but up to a late hour there had been no takers. The only wagers the firm reported as having made were a few small ones on the basis of 5 to 7 on the Giants to capture the series.

NEW YORK NOW HAS EDGE ON CHICAGO

1922 World's Series Makes Gotham Only Place to Have Two Intracity Battles.

The approaching clash between the Giants and the Yankees will be the third world's series to be confined exclusively to one city, and the second to be played entirely on one field. The first intra-city world's series was played sixteen years ago at Chicago's two ball parks between the Cubs and the White Sox. This series was one of the most bitterly fought in world's series history. Each club won two of the first four games, but the White Sox, then known as the famous "hitless wonders," suddenly went on a batting rampage and captured the next two games by decisive margins.

The Sox won the first game by the score of 2 to 1, the Cubs took the second by 7 to 1, the Sox captured the third by 3 to 0 and the Cubs then came back and evened the series by winning the fourth game, 1 to 0. The Sox took the lead by winning the fifth game, 8 to 6, and then won the series by taking the sixth game, 8 to 3.

At that time the line-up of the Cubs consisted of Chance, manager and first baseman; Evers, second baseman; Tinker, shortstop; Steinfeldt, third base; Sheckard, Hofman and Schulte, outfielders; Kling, catcher, and Brown, Pfeister and Overall, pitchers.

The line-up of the White Sox was: Donohue, first base; Isbell, second base; Tannehill and Davis, shortstops; Rohe, third base; Jones, Dougherty and Hahn, outfielders; Sullivan, catcher, and Walsh, White, Owen and Altrock, pitchers.

The total attendance at the series of 1906 was 90,845, and the total receipts were $106,550. These figures were considered extraordinary at the time, but fifteen years later when the Giants and Yankees met in the second intracity world's series 269,977 persons paid their way into the Polo Grounds with $722,414.

In the second intracity series last year, the Yankees won the first two games but the Giants evened the series by taking the next two. The Yankees took the lead again by winning the fifth game, but the Giants came back again and captured the next three games, winning the series by five games to three.

TO BROADCAST SERIES.

Newark and Schenectady Stations to Send Out Play by Play.

The world's series baseball games will be broadcast by radio, play by play, direct from the New York Polo Grounds by Grantland Rice, sporting expert. He will not only announce every play the moment it is made but will also give his opinions of the game and comment on all interesting occurrences.

Arrangements have been made to install a transmitter at the Polo Grounds which will connect with the radio apparatus of the Radio Corporation-Westinghouse broadcasting station WJZ, at Newark, N. J., from where the voice of the radio observer and the cheers of the crowds will be sent out through the ether to an audience estimated at more than 5,000,000. The other broadcasting stations in the vicinity of New York will close down so as to give the messages from the Polo Grounds a clear field. WJZ will broadcast on the 360 meter wave length.

The General Electric broadcasting station WGY at Schenectady has arranged a leased wire from the Polo Grounds and every play will be relayed by radio to the thousands of radio fans within the range of WGY. Reports will be sent out a half hour before the games start, describing what is happening on the field and all sidelights of interest to baseball enthusiasts.

The tremendous speed of the radio waves, 186,000 miles a second, will carry the world's series of 1922 around the world seven and one-half times a second, so that if Babe Ruth drives out a home run the radio listeners hundreds of miles away will know it as soon as the ball drops in the bleachers, and before Babe crosses the home plate.

Teams Close in Stolen Bases.

The Giants, who generally are considered faster on the bases than the Yankees, failed to display their superiority in this department of the game to any great extent in the world's series of 1921. The Giants stole seven bases, while the Yankees accounted for six. The fleet-footed Frank Frisch led both clubs with three. Young, Bush and McNally each stole two.

ARBITERS IN WORLD SERIES ARE NAMED

Klem, McCormick, Owens and Hildebrand Will Officiate as Umpires.

William J. Klem and Barry McCormick of the National League and Brick Owens and George Hildebrand of the American League will be the umpires in the world's series between the Giants and Yankees. They were named yesterday by Presidents Ban Johnson and John A. Heydler, and Commissioner K. M. Landis announced their appointment in his suite at the Hotel Commodore.

Some surprise was caused by the failure of President Johnson to name Hilly Evans for the big series. This will be the third straight series in which Evans, admittedly the best of the American League umpires, has not been named.

On the ohtre hand, it will be the eleventh series in which Klem has officiated. The National League ace umpired his first series in 1908. He was also named in 1909, and in 1910 he was the arbiter in the Yankee-Giant series for the championship of the city. His next series was that of 1911, and in four straight series Klem was appointed as one of the National League umpires. He worked in the 1912, 1913, 1914 and 1915 series. After skipping 1916, Klem umpired in the 1917 classic, and his next appearance was in 1918. He also officiated in the 1920 clash between Brooklyn and Cleveland. Last season Rigler and Ernie Quigley were the National League umpires, but Klem will be back this year for his eleventh appearance in world's series competitions.

Barry McCormick, the other National League nominee, has never officiated in the big series. He is the only one of the four who has never seen experience in a world's series. Hildebrand, one of Ban Johnson's appointees, umpired in the 1914 series between the Boston Braves and the Philadelphia Athletics, and had his second chance in the 1918 series, during the war. In the latter series Brick Owens also officiated, and the 1922 series, therefore, will bring Owens and Hildebrand together for the first time since that year.

Up to 1907 only two umpires were used in the world's series. In the first series, that of 1903, two umpires, one from each league, were appointed. In 1908 it was decided to increase the number, and Bill Klem, one of this year's arbiters, was named as a member of the quartet. In the earlier years the umpires received $1,000 each for the series. In 1918, a war year in which public interest was at a low ebb, the arbiters got only $500, but in 1919 the compensation was raised to $1,500. In 1920 the umpires received $2,000 each, but felt that this sum was not commensurate with the importance of the work, and in 1921 they demanded a certain percentage of the receipts of the series. The latter arrangement was agreed to by the Advisory Council last year, and the umpires now work according to a compensation similar to the players' share in the receipts of the series.

Until last year fourteen umpires had participated in the world's series since the first was held in 1903. The first two umpires were Hank O'Day and Tommy Connolly. Next to Klem, who has worked in ten series, O'Day, once manager of the Cincinnati Reds, holds the record—eight series—and Connolly and Charley Rigler are tied for third with seven series apiece.

Silk O'Loughlin umpired in five series, Billy Evans in the same number, and Bill Dinneen in four. Hildebrand, one of this year's arbiters, has officiated in two, Ernie Quigley in three, and the following in one each: W. J. Byron, Brick Owens, Dick Nallin, George Moriarty and Ollie Chill.

Commissioner Landis will hold a conference with this year's umpires at noon today in the Hotel Commodore.

M'GRAW HAS CHANCE TO TIE CONNIE MACK

Athletics' Manager Only Leader Who Has Piloted Teams to Three World's Titles.

If John J. McGraw is successful in his attempt to lead the Giants to another world's championship he will equal the record now held by Connie Mack of the Philadelphia Athletics, who at the present time leads the list of successful world's series managers, with three triumphs. These were achieved in 1910 over the Chicago Cubs, in 1911 over the New York Giants and in 1913 again over the Giants. Mack's teams were beaten in the series of 1905 and 1914, the first time by the Giants and second time by the Boston Braves.

The managers who have won two world's series are John McGraw of the Giants, Frank Chance of the Cubs and Bill Carrigan of the Red Sox.

The following is the list of winning and losing managers since 1905:

Year.	Winner.	Loser.
1905—	McGraw, Giants.	Mack, Athletics.
1906—	Jones, White Sox.	Chance, Cubs.
1907—	Chance, Cubs.	Jennings, Tigers.
1908—	Chance, Cubs.	Jennings, Tigers.
1909—	Clarke, Pirates.	Jennings, Tigers.
1910—	Mack, Athletics.	Chance, Cubs.
1911—	Mack, Athletics.	McGraw, Giants.
1912—	Stahl, Red Sox.	McGraw, Giants.
1913—	Mack, Athletics.	McGraw, Giants.
1914—	Stallings, Braves.	Mack, Athletics.
1915—	Carrigan, Red Sox.	Moran, Phillies.
1916—	Carrigan, Red Sox.	Robinson, Robins.
1917—	Rowland, White Sox.	McGraw, Giants.
1918—	Barrow, Red Sox.	Mitchell, Cubs.
1919—	Moran, Reds.	Gleason, White Sox.
1920—	Speaker, Indians.	Robinson, Robins.
1921—	McGraw, Giants.	Huggins, Yankees.

DOG DERBY OPENS MEET.

Tennessee Fox Hunters' Association Begins Week of Sport.

WAR TRACE, Tenn., Oct. 2.—With 350 dogs on hand to participate in the various events, including Governor Taylor's famous Old Limber, and hotels and homes thronged with guests, the first annual field trials of the Tennessee Fox Hunters' Association opened its week of sport here this morning at 6 o'clock, when ninety-six yelping hounds were let loose for the derby.

The derby is being run in a great valley a mile east of town. The weather is fine, crisp and cool, with the sun breaking through an October haze as the hunters took the field. The derby will continue through Wednesday and the chase for all age dogs, in which 150 are entered, including Old Limber, starts Thursday, to continue the remainder of the week. Governor Taylor, President of the Tennessee Association, is present with Mrs. Taylor and several other members of his family.

Half a dozen Southern States are well represented. With a membership of 250, the Tennessee Association now claims to be the largest fox hunters' association in the South.

FAMOUS GOLFERS MATCHED.

Duncan and Mitchell to Play Sarazen and Barnes at Pelham Oct. 10.

The postponed golf match between Duncan and Mitchell, famous British professionals, and Sarazen and Barnes, present and former United States open champions, respectively, will take place at the Pelham Country Club on Tuesday, Oct. 10. The quartet will play at thirty-six holes the morning round to start at 10 o'clock and the afternoon eighteen at 2.

There will be an admission charge of $2, the proceeds to go to the Pelham Summer Home.

Brooklyn Barnstormers Win.

Special to The New York Times.

PLAINFIELD, N. J., Oct. 2.—The Brooklyn National League barnstormers defeated the Recreation Club semi-pro nine, 5-1, in an exhibition game here today. Brooklyn won over Recreation, 6-5, earlier in the season here.

HOTELS ARE FILLED ON EVE OF SERIES

Baseball Classic and Bankers' Convention Jam City's Hostelries to Capacity.

From present indications the impending world's series will attract its usual quota of baseball followers from other sections of the country. The vanguard of the out of town delegation started to arrive several days ago, and the influx began in earnest yesterday. Fans from all parts of the United States and Canada have begun to arrive, but the real rush will begin today, and will probably continue until a few hours before the teams clash in the first game at the Polo Grounds tomorrow afternoon. Managers of many of the leading hotels have reported that numerous reservations have been made, and that the demand is fully up to expectations. Several of the hotels are so crowded that they have been forced to refuse a number of requests for reservations.

In the corridors of many of the large hostelries yesterday some of the main topics of conversation were the series and the relative merits of the Giants and Yankees, both of whom seem to have numerous supporters among the out-of-town delegations. From points in Texas, California, Maine, Mexico, Cuba and Canada fans have arrived to witness the annual classic of the diamond. Among the capacity crowd that is expected to turn out for the opening game of the series will be many bankers from all over the United States who are now in the city attending the annual convention of the American Bankers' Association.

Visiting fans who have made no hotel reservations in the expectation that they can be accommodated on their arrival in this city will be disappointed, as practically all of the hotels are filled to capacity. This state of affairs is due not only to the influx of the world's series crowds, but also to the bankers' convention, as well as to several other conventions that are in progress.

At the Hotel Pennsylvania it was said that reservations have been made for a party of a hundred fans coming from Buffalo for the series. A delegation of twenty, headed by Ed. Kenna, Delinquent Tax Collector of Allegheny County, also is due to arrive at the Pennsylvania today. Several other smaller parties are expected there today and tomorrow.

NOWLAN HAS LOW SCORE.

Wins Medal in Cooper Cup Play on Van Cortlandt Links.

Frank P. Nowlan won the qualifying medal for the George W. Cooper Trophy at Van Cortlandt Park links yesterday. His card read 83—17—66, and his closest opponents were Richard Walsh with 74—6—68 and H. R. Solomons with 85—14—49. The Cooper Cup is the main prize contested for by the New York Newspaper Golf Club.

The scores::

F. P. Nowlan, 83, 17—66; Richard Walsh, 74, 6—68; H. R. Solomons, 85, 14—69; Dave Hall, 85, 15—70; A. M. Malone, 98, 27—71; Martin Moore, 100, 28—72; P. L. Campbell, 95, 22—73; Donald MacDonald, 98, 25—73; E. B. Davis, 93, 20—73; A. P. Roth, 95, 13—73; A. F. Welling, 89, 16—73; H. Sirens, 85, 11—74; Charles Laux, 96, 20—76; J. W. Morey, 100, 23—77; C. M. H. Atherton, 91, 13—78; W. A. Keatley, 86, 8—78.

TO DEFEND LESLEY CUP.

Eleven of Twelve Golfers for Boston District Team Chosen.

BOSTON, Oct. 2.—The team of golfers that will defend the Lesley cup for the Boston district of Piping Rock, L. I., next Saturday, will be a formidable one. Eleven of the twelve men, from whom the ten players will be chosen, had been selected tonight. They include Francis Quimet, Jesse Guilford, P. W. Whittemore, W. S. McPhail, F. C. Newton, B. W. Estabrook, R. R. Garton, C. T. Skehens, R. W. Brown, L. B. Paton and H. W. Paul.

VELODROME DARK TONIGHT.

Cycle Races Will Be Held Only on Fridays and Sundays.

The New York Velodrome will be dark tonight. Manager John M. Chapman has decided to discontinue the Tuesday night attractions for the remainder of the season, and conduct races only on Friday nights and Sunday afternoons. The feature Friday night will be a 100-kilometer team race, in which twenty-five teams are scheduled to start. Practically all the star riders will be included in the list of starterrs in this event. Alf Goullet and Orlando Piani, winning combination in the last race held on the Kingsbridge saucer, will seek another victory. Willie Spencer, national sprint champion, is another prominent cyclist entered.

A varied program is being arranged for Sunday afternoon, when arrangements also will be made to announce to the spectators the progress of the world's series battle as it is being waged on the Polo Grounds.

COLORADO BOXING AT STAKE

State Supreme Court Holds Corbett's Acquittal in Error.

DENVER, Col., Oct. 2.—The fate of boxing in Colorado was made extremely uncertain, it was believed in fight circles here, by the decision of the State Supreme Court today holding in error court instructions for acquittal in the District Court of John F. Corbett, John Kanner and associates on a charge of aiding in the promotion of a boxing contest.

The higher court held that prizefighting is illegal and that the only fistic encounters that may be held legally are "sparring exhibitions."

BILLIARD NOTES.

John Low was the winner in one of the closest games that has been played thus far in the Canfield three-cushion billiard tournament at Canfield's Billiard Academy last night, when he defeated M. S. Crohn by a score of 25 to 24. It was a nip-and-tuck affair all the way through with the score tied at 10, 18, 18 and 23. A beautiful up-and-down the table shot along the side rail gave Low the winning point.

Willie Hoppe added another victory to his string last night at the Hoppe-Peterson Billiard Academy by defeating Julian Rice, the amateur, by a score of 300 to 81. Hoppe had high runs of 70, 63 and 61 and averaged 37⅞. Rice had high runs of 22, 20 and 14, averaging 10⅝.

In the continuation of the three-cushion handicap tournament at Doyle's Billiard Academy last night Herbert McKay, a scratch player, administered the first defeat to Rodney Gelston, also a scratch player, that the latter has suffered during the tournament by the lopsided score of 35 to 9. Only thirty-one innings were required to complete the game, the shortest in the tourney thus far. McKay's victory places him in a tie with Gelston for the leadership of the first division, each of them having five victories and one defeat.

REPORT FOR SOCCER TEAM.

Thirty-five Candidates Answer First Call at Lafayette.

Special to The New York Times.

EASTON, Pa., Oct. 2.—Thirty-five candidates reported for the Lafayette College soccer team here this afternoon. Among this number were seven members of last year's eleven, which lost but one game. Until coaching negotiations have been completed Captain Bob Paul will have charge of the daily workouts.

Southern Open Golf Title Is Denied to Abe Mitchell

NASHVILLE, Tenn., Oct. 2.—There was no championship decided in the Southern open golf tournament which closed here Sunday, according to announcement made tonight by H. F. Smith, President of the Southern Golf Association. The decision of Abe Mitchell, the winner, and Lee Diegel of New Orleans to play three addjitional holes after the completion of their authorized extra 36-hole match, was declared to have been a private arrangement, without official sanction, and therefore illegal and non-decisive so far as the championship was concerned. The two contestants agreed to divide first and second money, each receiving $1,250.

JOSICK LEADS FIELD IN ICE-SKATING RACE

Wins Class A Half-Mile Handicap—Schwinekamp Takes Class B Event.

Eddie Josick, unattached, flashed across the finish line the winner of the Class A half-mile handicap ice-skating race in the opening night's competition last night at the 181st Street Ice Palace. Josick, starting with a handicap of fifty yards, led the field from the start, and completed the journey about two yards ahead of Irving Reiner, unattached, who raced off the thirty-five-yard mark. Mike McLaughlin of the Tremont Skating Club, who was allowed a start of twenty-five yards, was third. The time of the winner was 0:38 1-5.

Wesley Becker, metropolitan indoor champion, was the scratch starter, but failed to skate up to expectations. He was disqualified, along with Don Robinson, for alleged fouling.

In the Class B half-mile handicap event R. Schwinekamp scored a victory. Starting with a handicap of thirty yards Schwinekamp gained the lead in the late stages of the race and finished with a comfortable margin of victory over Ray Johnson, who started from the fifty-yard mark. Schwinekamp's time was 41 2-5 seconds.

Miss Elsie Muller, New York State women's champion, made an unsuccessful attempt to overcome handicaps in a half-mile race for women. Miss Muller had to be content with third honors. Victory went to Miss Peggie Farrington, Tremont Skating Club, who started off the sixty-yard mark, and skated past the finish line in 55 3-5 seconds.

The summaries:

Half-Mile Handicap (Class A.)—Won by Eddie Josick, unattached (50 yards); Irving Reiner, unattached (35 yards), second; Mike McLaughlin, Tremont Skating Club (25 yards), third. Time—0:36 1-5.

Half-Mile Handicap (Class B)—Won by R. Schwinekamp, unattached (30 yards); Ray Johnson, Brooklyn, Ice Palace (50 yards), second; B. Siegel, unattached (30 yards), third. Time—0:41 2-5.

Quarter-Mile Handicap for Women—Won by Peggie Farrington, Tremont Skating Club (60 yards); Mildred Truslow, unattached (20 yards), second; Elsie Muller, 181st Street Ice Palace (scratch), third. Time—0:55 3-5.

DEMPSEY AIDS JOHNSON.

Champion Is Helping Iowan to Train for Bout With Bob Martin.

Aided by the advice in training of Jack Dempsey, Floyd Johnson, Iowa heavyweight, yesterday professed confidence in his ability to defeat Bob Martin, A. E. F. heavyweight star, in their scheduled fifteen-round bout Friday night at Madison Square Garden. Johnson is training daily at Stillman's Gymnasium, where he is being assisted for an hour each day by Dempsey. The titleholder is taking particular pains with the Iowa heavyweight, who is practically new to the sport. The champion sparred for a spell with the newcomer yesterday and between rounds instructed Johnson as how best to overcome his weaknesses.

In a three-round sparring match Dempsey sent home several stiff rights which taxed the recuperative powers of Johnson, but the Iowa heavyweight withstood the blows. Johnson also engaged in a two-round workout with Jimmy Darcy, Portland, Ore., light-heavyweight, who acts as sparring partner for Dempsey. During this workout Dempsey occupied the rôle of coach to Johnson. Johnson engaged in twelve rounds of exercise, all told, devoting three rounds to shadow boxing and a similar number to work with the light bag.

The clash with Martin will witness the sixth ring appearance of Johnson since coming East. He has scored knockouts in each of his five previous matches. None of his vanquished rivals, however, measured up to the standard of Martin. Martin, who knocked out Frank Moran in seven rounds in his bout in this city, is also training at a local gymnasium and has assured his admirers that he will blast the pugilistic dreams of Johnson when they enter the ring on Friday.

CURTIN TO MEET MARTIN.

Two Other Bouts Arranged for Polo Grounds Columbus Day.

The three ten-round bouts with which it is planned to open the Polo Grounds as a boxing centre on Columbus Day were announced yesterday by Matchmaker Tom O'Rourke of the Republic A. C. A clash between Irish Johnny Curtin, Jersey City bantamweight, who is being groomed as a championship prospect by Charlie Doessereick and Terry Martin, Providence lad, will feature the card. Another ten-round battle will furnish action between Frankie Jerome, Bronx bantamweight, and Danny Lee of Harlem. The principals in the other star bout will be Andy Thomas, Brooklyn lightweight, and Joe Tiplitz of Philadelphia.

MAKES DEBUT TONIGHT.

Kid Wagner of Philadelphia to Box Sam Sieger at Pioneer A. C.

Eddie (Kid) Wagner, Philadelphia featherweight, who has challenged for the featherweight title, will make his metropolitan debut tonight at the Pioneer A. C., against Sammy Sieger, east side boxer. The lads are scheduled for twelve rounds as the principal bout of an attractive card. A ten-round semi-final will bring together Tommy Daly, Brooklyn lightweight, and Willie Harmon of the east side.

Happy Smith and Lew McFarland are scheduled for an eight-round battle. A six-round encounter will bring together Jackie Murray and Johnny Noble. The combatants in the opening four-round tilt will be Johnny Levine and Battling Barry.

West Ham Loses at Soccer.

LONDON, Oct. 2.—In the annual soccer game for the London Professional Charity Fund today Tottenham Hotspur defeated West Ham United by 3 to 1.

HARRY GREB ASKS FOR REINSTATEMENT

Application of Light-Heavyweight Titleholder to Be Considered Today.

An application for reinstatement by Harry Greb, Pittsburgh boxer who holds the American light-heavyweight championship title, will be one of the important matters for consideration this morning at the weekly meeting of the State Athletic Commission. Greb, who has been suspended because of his failure to go through with a bout for the middleweight championship with Dave Rosenberg, recognized holder of the title, yesterday submitted to the commission a signed agreement in which he consented to box Johnny Wilson of Boston, in accordance with the dictates of the commission.

As far as could be learned, Wilson has not signed to meet Greb. It is probable, therefore, that before proceeding with definite action in the case of either boxer, the commission will grant Wilson additional time in which to sign for Greb. In the event that Wilson refuses to sign in a stipulated time, the commission will take action accordingly.

Greb Denied Privilege.

Greb was denied the privilege of boxing Bob Martin, A. E. F. heavyweight, in a bout at the Madison Square Garden scheduled for Friday night, because the Pittsburgh boxer was under suspension at the time the match was arranged. At the time it declared Greb ineligible the commission advised the light-heavyweight champion that he could regain reinstatement only through agreeing to box Wilson for the light-heavyweight title. This course was adopted, Chairman William Muldoon pointed out, because it would obviate the necessity of Greb training down to the middleweight limit of 160 pounds, and being thus compelled to box under a severe physical handicap.

Under the conditions outlined by the commission, reinstatement for both Greb and Wilson would be automatic if they signed to box each other. The failure of one boxer to sign within a specified time limit, would not militate against the interests of the boxer who, through consenting to the bout, exhibited a desire to abide by the ruling of the commission. Chairman Muldoon refused, in the absence of a copy of Greb's signed agreement before him, to commit himself on the probable action of the commission. He indicated, however, that if Wilson failed to sign, he would be barred forever from boxing under the jurisdiction of the commission.

Expects to Clarify Situation.

In submitting his signed agreement as an evidence of his desire to abide by the ruling of the commission, Greb took the first step in what is expected to clarify the confused situation at present existing. Wilson has been under the ban here because of his failure to fulfill a contract he had signed to box Greb. The Boston boxer claimed this contract was signed under duress, and declined to go through with the bout. For this Wilson's title was declared vacated, and the boxer was suspended. Greb was accepted as first challenger for the vacated title and was ordered by the commission to box Dave Rosenberg, Brooklyn middleweight, who challenged through the commission and posted an accompanying forfeit. Greb declined the issue with Rosenberg and was set down. Rosenberg then was ordered to box Phil Krug of Harrison, who was the next challenger, and defeated Krug in a listless match at the Velodrome.

Through being under suspension, Greb was kept inactive here through part of the indoor season early in the year and through all of the outdoor season. Rosenberg last week was himself suspended indefinitely because of his alleged refusal to go through with a contract to defend his title in a bout at Ebbets Field, Brooklyn, tomorrow night. The case of Rosenberg, likewise, is expected to come up for action at today's session of the commission.

TO DECIDE BOXING TEAM.

Local Trials for Amateur Tourney at Toronto Draw Large Entry.

Entries are coming in rapidly for the amateur boxing tournament which will be held under the auspices of the Metropolitan A. A. U. at Madison Square Garden, Oct. 9 and 10. Winners in the various classes in which bouts are scheduled will be selected to represent this district in an international tournament to be held at Toronto, Ont., on Oct. 19 and 20. Harry Felix, Rutgers Gymnasium, regarded as one of the most promising prospects of the year, is among the latest to enter. Pitt Davis, Paulist A. C., a veteran of local amateur boxing, has also sent in his entry. Other entries received are those of A. Liebowitz, Brooklyn A. A.; Joseph Napolitano, unattached; S. Chiriani, Prospect Park Y. M. C. A., and Sol. Markow, Yoerger's Boxing School.

GANS IN FEATURE BOUT.

Will Meet Bartfield at Ebbets Field Show Tomorrow Night.

Three ten-round bouts features the card which will be offered tomorrow night at Ebbets Field, Brooklyn. The trio of matches will be between pugilistic products of Brooklyn in a carnival of flying fists which has been labelled "Brooklyn night," by Matchmaker Dave Driscoll. Italian Joe Gans, who acted as a sparring partner for Georges Carpentier when the latter was at Manhasset training for Jack Dempsey, will attempt to better his way to victory over the rugged Soldier Bartfield, Brooklyn's veteran welterweight.

Willie Spencer and Sonny Smith, bantamweights, are scheduled for another ten-round clash. The remaining ten-round event will be between Eddie Brady, a hard-hitting featherweight, and Dutch Brandt, veteran of many hard-fought battles. A six-round bout will introduce Weldon Wing, Portland, Ore., boxer, and Willie Garber of Brooklyn. In the opening four-round bout August Pisano will tackle Joe Wright.

PLANNING RETURN BATTLE.

Goldstein Wants to Meet Villa Since Latter Won Flyweight Title.

Abe Goldstein, Harlem flyweight, plans a campaign for a return battle with Pancho Villa, Philippine sensation who recently lifted the American flyweight championship from the furrowed brow of the veteran Johnny Buff. Goldstein enjoys the distinction of having defeated Villa prior to the latter's battle with Buff, and the Harlem boxer is confident of his ability to repeat the triumph if he is successful in inducing Villa to enter the ring against him.

Willie Lewis, manager of Goldstein, has announced his intention of posting a challenge to Villa with the State Athletic Commission, together with a check for $2,500 to bind the challenge.

VILLA UNABLE TO BOX.

Physicians Find Chickenpox Symptoms, Bar Match With Murray.

PHILADELPHIA, Oct. 2.—Physicians this morning barred Pancho Villa, the new American flyweight champion, from his scheduled bout tonight with Bartlbe Murray, declaring that the champion is suffering from chickenpox.

Former Major Leaguer Dead.

ST. LOUIS, Oct. 2.—Frank Geninis, former Cleveland, Cincinnati and St. Louis outfielder, is dead at his home here. His baseball career extended from 1896 to 1910.

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IN leisure days past, men stopped at smoke-mellowed Inns and revelled in the delights of dishes they loved.

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POLO TOURNAMENT MARKED BY UPSETS

"Big Four" Bows to Flamingo, 16 to 11—Argentines Are Held to Tie by Picked Team.

PRINCE INJURED IN MIX-UP

Sustains Broken Rib and Many Contusions Following Crash With Stoddard in Sixth Period.

Special to The New York Times.

WESTBURY, L. I., Oct. 2.—Two distinct upsets marked the opening day of the second week of the international polo tournament at the Meadow Brook Club this afternoon, when the American international combination, popularly known as the Meadow Brook "Big Four," went down to defeat before the Flamingo team by a score of 16 goals to 11, while the Argentine players were held to a 6 to 6 tie in a six-period game on Cochran Field by a picked team of American and English players.

Both games were marked by desperately hard riding throughout, especially the big contest on International Field, during the course of which there were a number of collisions and falls, in one of which Frederick H. Prince Jr., son of the Boston banker, and who was playing back for the Flamingo team, was injured and forced to retire with a broken rib and numerous cuts and contusions as a result of being stepped on by Malcolm Stevenson's pony. He was removed to the club house and Earle W. Hopping, captain of the Eastcott team, who was umpiring the Argentine combat on the other field, was called in to replace him.

The crash came in the latter part of the sixth period. Just before, Prince had been tossed from his pony right on the south goal in defending his goal from a Meadow Brook attack. Then, after the hit-out, there was a hot scrimmage. Watson Webb picked up a shot from Milburn and drove the ball to the Flamingo posts. Prince and Stoddard were riding like mad, the former in an attempt to save goal, the latter in the hope of pushing it through. Right behind thundered Stevenson. Just as the ball rolled between the goal posts Stoddard and Prince came together with a crash and down went ponies and riders, Stevenson's mount endeavoring to clear the tangle. He missed Stoddard, but landed on Prince.

Both riders lay still as players dismounted and rushed to their assistance, together with grooms, who caught the ponies and led them to the paddock. Stoddard was able to sit up in a few minutes, but it was some time before Prince was revived. He was cut and bruised, but apparently not seriously injured. He was removed to the clubhouse, where it was found that he had sustained a broken rib.

Harriman Replaces Stoddard.

Stoddard started to resume play, but he was considerably shaken up, as it was the second time he had been down during the contest, and he decided that he had had enough for one day if he hoped to be in any kind of shape for the two international matches. So W. Averell Harriman, Captain and No. 1 of the Orange Country Club team, took his place in the "Big Four" forward line.

The defeat of the international combination was a great surprise, despite the fact that they allowed the Flamingo players eight goals by handicap. That this was too great a start to give was indicated before the first period was over in which Flamingo scored two goals and the internationalists had been able to make up only one. They kept on scoring at intervals during the match, putting through exactly as many goals by very fine polo as they were allowed by handicap. In fact, Meadow Brook, if the teams had been playing on the flat, would have actually scored only three more goals than their opponents.

Flamingo is too speedy, too alert and too clever a polo combination for any team to take chances with, and they were at their best today. The "Big Four," as was to be expected, was not up to its international form. The players had been too long apart, not having played together as a team since the last match in which they won back the International trophy, in England, in June of 1921. They had the speed of ponies, the power and accuracy of stroking and the will to do, but there was lacking the intuitive co-ordination, the quick appreciation of change of direction of play and players.

There were many times when lightning cross-field strokes were made that threw one of the wearers of the light blue on hand to pick up the pass. Not infrequently when Milburn drove one of his tremendous strokes from his goal line a Flamingo player was there to back it or take around and place Meadow Brook immediately on the defensive again. East and Cooley played a great game in the Flamingo attack and were ably backed by Stevenson at No. 3, while Prince was strong in defense of his own goal, until forced to withdraw. After Hopping came in he was the life of the Flamingo four, all over the field, scoring one goal himself and driving the ball up where East could get it to put through the last tally.

Milburn in Usual Form.

Milburn was the Milburn of old in his tremendous driving and twice came through his team to score goals. Stoddard and Hitchcock were the same brilliant forwards and Webb the dependable, hard-riding and clever stroking No. 3. But they were four individuals and not a team up to the International standard. Of course, there was nothing at stake in the way of an international trophy and they were out for practice rather than for a victory. They had the former, but were very far from the latter, and never looked like winning. It was a great contest, however, replete with the thrills that come with sensational dashes down the field and brilliant shots from all angles, and it kept the crowd of several thousand on edge from the first to the last whistle.

Almost from the first stroke Meadow Brook took command. Stoddard took out Prince in approved fashion, leaving Hitchcock to drive for goal, which he missed. A moment later he failed again, but from a scrimmage he finally put through the first tally.

East, after the toss-in, had a chance and scored in 40 seconds. For the rest of the period most of the play was in Flamingo territory. Some of the old-time "Big Four" combination play was developed by means of which Hitchcock and Milburn scored. A cross-field shot however, did not find a Meadow Brook player on hand, as usual, and Stevenson rushed down and scored just before the bell rang.

Cooley picked up a drive from Webb's mallet just after the second period opened, and, eluding Milburn, shot Flamingo's third goal. In one of the prettiest plays that has been seen on a polo field this season Webb took a shot near the boards and shot it fully seventy-five yards for a goal.

Cooley and East took the ball up, but the latter's shot was hit away by Milburn. Two sensational gallops down the field menaced the Flamingo goal, but the drives went wide of the posts. In the next attack Stoddard was riding Prince when the former's pony stumbled and the Meadow Brook No. 1 went over his pony's head. He was somewhat shaken up, but walked to the saddling paddock for a fresh pony and after a brief rest was able to resume his position.

Hitchcock Misses Goal.

At the start of the third period Flamingo threatened for a time, but Meadow Brook, through the stroking of Webb and Hitchcock, took the ball down. Two drives by the light blue No. 2, however, failed to score. Then East took the ball up the field, Milburn aiding by a brilliant backhand cut stroke.

Stoddard picked the ball up and, outdistancing the Flamingo defense, dribbled the ball down for a goal. Fifty seconds later Stoddard, by almost the same manoeuvre, got a clean field for a score.

Shortly after the start of the fourth period Meadow Brook had carried the ball down and Hitchcock missed. A foul was called against Flamingo. Milburn took a free hit and the ball was deflected by a Flamingo mallet. Stoddard, however, was nicely placed and needed only a light tap to drive it through. There followed a series of stirring duels in which the robin's egg blue was most in evidence, the first half ending with the ball in midfield and the score 11 goals to 7 in favor of Flamingo.

Meadow Brook forced the pace from the midfield throw-in after the rest, and the ball quickly went to Flamingo territory, where Hitchcock had a fine chance and dribbled the ball through. Forcing the attack again, a Meadow Brook player was detected in a bad cross and Flamingo was given a free shot from the 30-yard mark.

Stevenson's drive went wide and Milburn hit out, but Stevenson took the ball and shot for goal. The ball hit the post and bounded back, but Stevenson followed on and put it through.

East Scores for Flamingo.

Not content with this, Stevenson carried the ball back toward the Meadow Brook posts. The shot for goal went wide and Milburn hit out. Stevenson caught the ball and East picked it up and shot it through for a goal.

Milburn had an opportunity just after the throw-in for the sixth period and went through with the ball to score in forty-five seconds. Forty seconds later Prince repeated the trick for Flamingo.

In a scrimmage near the Meadow Brook goal Prince, the Flamingo back, was knocked out temporarily and time had to be taken out after his pony trotted him. Hardly had play been resumed, when Meadow Brook made a desperate attack on the Flamingo goal, in a melee with the players at gallop in the very mouth of the goal the two ponies came together in a crash as recorded above.

When play was resumed Earl Hopping was called on to play back for the Flamingo four and Harriman went in for Stoddard, who decided two falls were enough for one day.

Shortly after the start of play Flamingo attacked and Hopping shot the goal. When play was resumed there was a penalty called against Flamingo and Hitchcock scored on the penalty stroke.

Terrific Riding in Final Period.

There was some terrific riding in the eighth, with Meadow Brook striving desperately to make up its deficit, and Flamingo just as determined to prevent a score. Up and down the field the ball was driven, until Stevenson shot a long hit up to East, who put the ball between the south goal posts for the last score of the game, giving Flamingo the contest by 16 goals to 11.

The line-up:

MEADOW BROOK.	FLAMINGO.
No. 1—L. E. Stoddard, Harriman.	No. 1—J. C. Cooley.
No. 2—T. Hitchcock Jr.	Back—F. H. Prince Jr., E. W. Hopping.
No. 3—V. Webb.	No. 3—M. Stevenson.
Back—D. Milburn.	

FIRST PERIOD.

G.	Player.	Team.	Time.
1	Hitchcock	Meadow Brook	1:45
2	East	Flamingo	0:40
3	Hitchcock	Meadow Brook	0:40
4	Milburn	Meadow Brook	0:45
5	Stevenson	Flamingo	1:30

SECOND PERIOD.

6	Cooley, Flamingo	0:47
7	Webb, Meadow Brook	1:38

THIRD PERIOD.

8	Stoddard, Meadow Brook	6:40
9	Stoddard, Meadow Brook	0:50

FOURTH PERIOD.

10	Stoddard, Meadow Brook	3:05

FIFTH PERIOD.

11	Hitchcock, Meadow Brook	1:46
12	Stevenson, Flamingo	1:09
13	East, Flamingo	1:10

SIXTH PERIOD.

14	Milburn, Meadow Brook	0:45
15	Prince, Flamingo	0:40
16	Webb, Meadow Brook	5:10

SEVENTH PERIOD.

17	Hopping, Flamingo	6:20
18	Hitchcock, Meadow Brook	*2:50

EIGHTH PERIOD.

19	East, Flamingo	5:05

Goals scored—Flamingo 8, by handicap 8; total 16; Meadow Brook 11.

Referee—Captain Harry H. Holmes. Umpires—Harry Payne Whitney and William Averell Harriman. Timer and Scorer—William H. Rocap.

Time of game—1:54:45.

*Goal from free hit after foul.

Argentines in Practice Tie.

While the "Big Four" was going down to defeat the Argentine four was being held to a tie score in a six-period practice contest on Cochran Field. The South Americans decided that they needed just one more gallop to put them in shape to meet the American international combination. They got together a picked-up team to oppose them.

J. A. B. Trench of the Irish four was at No. 1, Elliot Bacon at No. 2, Major Lockett at No. 3 and Captain Gill at back. There was nothing but hard galloping in the first period, with the ball sailing up and down the field, neither team being able to put through a goal.

Early in the second period Nelson scored for the Argentines, Trench soon equalizing. Lacey put the South Americans in the lead just before the period ended.

Thereafter there was little scoring, although the contest was characterized by hard riding and a particularly strong defense by the Red players. It was exciting, too, with first one team in the lead and then the other. Argentine was in the lead by a single goal at the end of the fifth period.

Nearly the whole of the sixth period had expired before Laddie Sanford, who had replaced Trench at No. 1 for the Red team, shot the goal that tied the score.

The line-up:

ARGENTINE.	RED TEAM.
No. 1—L. E. Miles.	No. 1—J. A. B. Trench.
No. 2—V. H. Nelson.	No. 2—S. Sanford-E. C. Bacon.
No. 3—D. E. Miles.	No. 3—Major V. N. Lockett.
Back—A. L. Lacey.	Back—Captain P. A. Gill.

FIRST PERIOD.

No score.

SECOND PERIOD.

G.	Player.	Team.	Time.
1	Nelson	Argentine	6:32
2	Trench	Reds	3:40
3	Lacey	Argentine	4:10

THIRD PERIOD.

4	Bacon	Reds	3:55

FOURTH PERIOD.

5	Lockett	Reds	5:45

FIFTH PERIOD.

6	Nelson	Argentine	0:55
7	J. B. Miles	Argentine	2:50

SIXTH PERIOD.

8	Sanford	Reds	5:20

Goals scored—Argentine 4, Reds 4.

Umpires—Earle W. Hopping. Time of game—Six periods of 7½ minutes each.

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Waterbury Polo Cup Becomes Perpetual Challenge Trophy

Special to The New York Times.

WESTBURY, L. I., Oct. 2.—It was announced by the Polo Committee of the Meadow Brook Club this afternoon that the Monty Waterbury Cup is to become a perpetual challenge trophy, open to all teams. The cup, which was given in memory of the late J. M. Waterbury, a member of the Meadow Brook Club, and one of the old-time "Big Four" with his brother Larry and Harry Payne Whitney and Devereux Milburn, was won by the Shelburne team last Saturday in the final match of that tournament against the Eastcott Anglo-American team. Over Sunday the Shelburne players decided to turn back the trophy to be played for every year. They will retain the individual cups as mementoes of the big tournament. This will not be called an international trophy, although open to all teams, as it would conflict with the International Polo Challenge Cup. It is expected, however, that the latter trophy will, in the course of time, be thrown open to the competition of the world.

TIGERS' VARSITY SQUAD IS SELECTED

Thirty-one Players Are Named by Coach Roper to Go to Training Table.

Special to The New York Times.

PRINCETON, N. J., Oct. 2.—Princeton's varsity football team was given a rest this afternoon by Bill Roper. A long blackboard lecture and a thorough signal drill was the main element of practice for them.

Joe Scheerer, star on the Princeton teams of 1919 and 1920, and one of the greatest punters ever developed at old Nassau, is now coaching the Tiger kickers. Roper has a number of good prospects in this important department and is giving them the best tutoring available. Bruno Hills, captain of the freshmen track team last Spring, is the punting ace on the Tiger squad at present, although Howell van Gerbig is close upon his heels. Much of the credit for Princeton's victory over Hopkins by 39 to 0 Saturday was due to superiority in exchanging punts.

This afternoon the varsity lined up on the defensive against the Omelettes, who scored one touchdown. Tomorrow the varsity will be given another scrimmage against the Omelettes.

Coach Roper announced tonight that thirty-one men had been selected from the Tiger squad to go to the training table. They are as follows:

Wingate, Pagenkopf, Gorman, Bergen, Caldwell, Emery, Cleaves, Newby, Barry, Crum, Langerbig, Buzzer, Beattie, Stinson, McMillan, Griffin, Alford, Dickenson, Howard, Buckner, Treat, Baker, Hills, Snyder, Tillson, Stout, Smith, Gaines, Tyson, Gray and Snively.

HARVARD CENTRE WILL BE OUT INDEFINITELY

Clark's Injured Knee Keeps Him on Crutches—Jenkins Laid Up for Month.

Special to The New York Times.

CAMBRIDGE, Mass., Oct. 2.—Today was the usual light Monday for the Harvard football squad, although all the men who played against Middlebury, except Clark and Jenkins who were hurt in the game, were on the field. Coach Fisher said today that Jenkins in all probability will be out for a month on account of his foot, while Clark, the Varsity centre of a year ago, is on crutches and it is not known when his knee will mend. Kernan was a centre today in the dummy scrimmage for the first team against the Subs, and Robb was at left end.

This afternoon, because of the mediocre work of the quarterbacks against the Vermonters, Pfaffmann, one of the tallest men on the squad and one of the best dropkickers, was coached to play quarter, he is learning the technique and will have a chance to scrimmage during the week.

Fisher delayed his final cut of the squad today. He intends to have three days of very hard football, starting tomorrow afternoon.

Coach Jack Slattery of the Varsity nine had thirty-nine candidates out for Fall practice this afternoon. However, most of the regulars are playing football, and the Fall baseball season will be devoted mainly to trying to find some pinch hitters.

ELIS COMMENCE LIGHT FOOTBALL WORKOUTS

Yale Coaches Will Devote Week to Development of Reserve Players for Iowa Game.

Special to The New York Times.

NEW HAVEN, Conn., Oct. 2.—Yale today started a light football week, which the coaches propose to devote largely to development of promising reserve players, without regard to the North Carolina game of next Saturday, but with the Iowa match of the following week-end in view. Yale regards the Carolina engagement as perhaps the lightest of the schedule and will probably use nearly two full elevens during it.

Whether Captain Jordan and Charley O'Hearn will be used will not be decided until late in the week. Head Coach Tad Jones did not intend to start either against Carnegie Tech, but decided at the last minute to open the campaign with Captain Jordan. He injected O'Hearn into the line-up when the Skibos threatened to upset the Elis and O'Hearn's field generalship undoubtedly turned the tide.

Carnegie, however, succeeded in gaining twice as much ground as Yale, something no eleven of minor college rank ever accomplished before. Carnegie gained more ground than Yale in three of the four playing periods, totaling about 160 yards to 73 for Yale.

Teddy Jordan and Mallory followed the signal practice, which constituted the entire drill. Joe Knowles, brother of the former halfback, Carroll Knowles, replaced Mallory, and Eddie Bench again succeeded Captain Jordan. Lester Miller was absent from the line-up because of a muscle bruise, the only injury sustained by any Yale player against Carnegie. He will return to practice late this week and be used against Iowa.

Winslow Lovejoy, freshman guard last year, was today used as varsity centre. He has developed rapidly this Fall and will be tried out at snapback this week. He has been substitute tackle all Fall.

Arthur Howe, former Captain and head coach, now head master at the Taft School, assisted in coaching the quarterback squad.

The line-up as reorganized for the week follows: Left end, Blair; left tackle, Storrs; left guard, Cruikshank; centre, Lovejoy; right guard, Cross; right tackle, Diller; right end, Deaver; quarter back, Booket; left halfback, Neidlinger; right halfback, Knowles; fullback, Bench.

PREPARING FOR TIGERS.

Virginia Begins With Light Workout for Game at Princeton.

Special to The New York Times.

CHARLOTTESVILLE, Va., Oct. 2.—A light workout with much signal practice this afternoon marked the first day of Virginia's preparations to go north to meet Princeton Saturday. The squad will leave here Thursday night and will have a light practice at Princeton Friday.

Coach Campbell, who was at Harvard last year, said that the score rolled up by his wards Saturday was due more to the numerous misplays by the George Washington players and their lack of offense than to any good work on the part of Virginia.

In tomorrow's scrimmage especial attention will be given to bolstering the offense. The quarterback position is still a problem for the coaches.

PURDUE HAS LONG DRILL.

Light Scrimmage Rounds Out Work on Fundamentals.

LAFAYETTE, Ind., Oct. 2.—A long drill of fundamentals, followed by a light scrimmage comprised the practice of the Purdue varsity squad here this afternoon. A practice game played Saturday afternoon with the freshmen, which resulted in a varsity victory, 27—6, also produced several injuries, which held at least five men out of practice tonight. All are expected to be in condition for the opening game of the season here next Saturday with James Milliken University.

Referee Changes W. and J.'s Victory From 35-0 to 34-0

WASHINGTON, Pa., Oct. 2.—Washington and Jefferson defeated Westminster here Saturday by 34 to 0 and not by 35 to 0 as originally broadcasted. It develops that Fullback Buchanan failed to drop kick a goal following the final touchdown, although it was generally believed that he had done so. Referee Fred Crolius, appealed to in the controversy, said today that the final goal was not kicked. Hundreds of dollars in wagers have been diverted as a result of the decision, as most Red and Black supporters had bet that the Presidents would win by 35 points.

O'NEILL CONTINUES HARD SCRIMMAGES

Columbia Mentor Allows No Let-Up in Preparations for Amherst Game.

All of Columbia's football players are in good physical condition following the opening game with Ursinus on Saturday. Despite a most strenuous game, in which the Blue and White rolled up a 48 to 7 score, Coach Buck O'Neill called for no let-up in yesterday's scrimmage practice. For an hour he sent the first and second teams through a hard workout. For the greater part of the time the varsity was on the offensive and on four occasions the backfield men went through the second string line for touchdowns. Kopptsch and Roderick, the backfield stars, showed no let-up in the sensational work that they showed in Saturday's game and they had little trouble in making the characteristic long end runs against the scrubs.

O'Neill seemed fairly satisfied with the play of every varsity player and did not demote a regular from the first eleven. For a time Blundell, the substitute quarterback, was calling the signals, but near the end of the session Bob Burtt, the regular pilot, was sent in. Both Johnson and Streich, linesmen, who were able to play only part of the game against Ursinus, went through the entire scrimmage yesterday.

A lighting system is being installed on Baker Field, and several twilight practices will likely come some time this week in preparation for the game with Amherst on Saturday. The searchlights are being placed on trees about the gridiron, and as soon as the electricity is turned on the practices will begin later in the afternoon, and will continue later in the evening. This will give the men having afternoon classes ample opportunity to get in the full practice session.

FORDHAM PREPARING FOR RUTGERS GAME

Light Signal Drill Opens Week of Strenuous Football for Maroon Eleven.

A week of strenuous football work is in view for the Fordham football candidates in preparation for the game with Rutgers, the first meeting between the two in many years, at New Brunswick Saturday. Coach Frank Gargan is determined to have his men in the best possible shape and will not spare the footballers in his attempts to do such.

The men had things fairly easy yesterday, in view of the game with Canisius on Saturday. A long blackboard drill, in which Gargan instructed the men on some new plays, a short session at the tackling dummy and a long signal drill used up most of the afternoon.

Before Friday Gargan hopes that he will have been able to hold three scrimmages. He hopes to have at least one of these with some outside aggregation, for he feels that he does not obtain enough results from the usual scrimmaging of the first and second teams. The scrubs usually know the signals, or, at least, have a fair idea where the plays will be directed, and consequently give neither the backs a full test of their ability at carrying the ball nor the linemen a full opportunity to perform their blocking or tackling duties.

Gargan was satisfied with the showing of the men in the opening game with Canisius, though he had hoped for a little larger score. He felt that the men, though a bit green in some of the fine points of the game, had shown up well with regard to the fundamentals.

NEALE TO QUIT W. AND J.

"I Want to Be Boss," He Says in Declining 1923 Coaching Contract.

PITTSBURGH, Pa., Oct. 2.—Coach Earle Neale of the Washington and Jefferson College football eleven, declared in Pittsburgh today that he will not sign a contract to coach the Presidents again next year.

"There must be only one boss and when I am coaching I want to be that boss," declared Neale. He added that he has been "hampered and annoyed" in his work by outsiders who attempted to dictate what I should and should not do."

Neale, a former major league baseball player, took charge of the W. and J. eleven last year. The team had a successful season and sprang a surprise by defeating University of Pittsburgh, 7 to 0.

PLAYERS IN GOOD TRIM.

West Virginia Team Physically Fit Despite Saturday's Hard Game.

Special to The New York Times.

MORGANTOWN, W. Va., Oct. 2.—The West Virginia football squad came out of its opening game with West Virginia Wesleyan Saturday in very good physical condition, considering the strenuousness with which the battle was waged. Nardacci, Lough, Davis, Martin and others who were bumped badly and taken out of the combat showed up at practice today none the worse, apparently, for the opener.

Coach Spears gave the men a light workout, going over in detail the mistakes of Saturday and starting preparations for next Saturday's game with Marietta.

EASY DAY AT LEHIGH.

Coach Baldwin Gives Squad Light Drill Due to Hot Weather.

Special to The New York Times.

BETHLEHEM, Pa., Oct. 2.—Due to the extremely hot weather and the hard game the Lehigh football players had on Saturday against Gettysburg, Coach Baldwin gave the squad an easy drill today. Lehigh was held scoreless Saturday, the lack of development preventing several scores. Four times the Brown and White eleven had the ball within scoring distance.

This week the developing of "the punch" will be the main issue. St. Francis College of Loretto is expected to prove an easy opponent, so the coach can devote considerable time to experiment. He is likely to make some radical changes in the back field.

Big Bill Springsteen is out of the game for a period with an infected tooth, Merrill and Ogden, the other cripples, are coming along nicely.

FIGHT IS FORECAST OVER TENNIS PLUMS

Philadelphia May Try to Take Women's Tourney Away From New York Next Season.

What will be the disposition of the leading fixtures in the gift of the United States Lawn Tennis Association next season is occupying a large amount of the interest of tennis followers, with the drawing of the curtain upon the season of 1922. The tournaments will not be awarded officially until the next annual meeting of the association in the Spring, but campaigning for the various events has already begun. Philadelphians are especially active. It is stated on the authority of those closely associated with the politics of national tennis that the Philadelphians are not satisfied with holding the national championship and the final of the Davis Cup tournament as they did this year. They want also to get the women's championship back for the Philadelphia Cricket Club, which conducted it some thirty years before the West Side Tennis Club took it over two seasons ago upon relinquishment of the men's national singles.

Considerable criticism was caused last August during the women's championship at Forest Hills because of the small size of the crowds, which were made to seem even smaller than they actually were because of the immensities of the West Side Club's stands erected for the Davis Cup challenge round. It was suggested then that the purposes of the tournament might be better served by giving the event to a smaller metropolitan club, where the setting would be more appropriate. No suggestion was made that the event should be returned to Philadelphia, yet Philadelphia is understood to be hot on this trail of it.

Anxious to Retain Event.

Nevertheless, it is unlikely that the women's classic will be allowed to depart from New York. In the first place, the West Side Club's women members are anxious to retain the event. They admit that the matches seemed swallowed up by the club's big stands last Summer, but they insist that a large part of the blame for the comparatively small size of the crowds was the unreasonably high prices charged for seats in the early days of the tournament. One dollar would have been enough to charge for all rounds except the semi-finals and final, they assert, and tennis fans, persuaded to attend through a smaller price of seats, would, once their interest was aroused, become regular attendants. Thus new followers of the game would be secured and women's tennis would continue on the upward path which it began to climb only when the championship was taken away from Philadelphia and given to New York.

Pioneer service is being done now and, in the belief of all those who have followed women's tennis closely for the last five years, it is already bearing fruit in increased public interest as well as in increased number of good players. There are now half a dozen women's tournaments during a season to every one that was conducted a few years back when the holding of the women's championship in Philadelphia was more a local social than a national competitive event. If Mlle. Langlen or some of the leading English women players come to this country next year, it is argued that the stands of the West Side Club will be none too big to hold those who will want to attend.

At any rate, strong indication is given that New York will not relinquish the women's championship without a struggle. Moreover, there will be a powerful effort made another season to prevent such an anomaly as was in effect last Summer, when the women's championship, conducted by a New York club, was under the authoratic direction of a Philadelphian as referee.

Dissatisfied with Arrangements.

Many of the competitors were dissatisfied with the arrangements, complaining that certain players were forced to play two or three hard matches without rest in singles and doubles in a single afternoon, while more favored ones had larger intervals of rest. At least, the contention is there should be home rule in the running of the tournament, and the time schedule of matches should be adjusted to suit the greatest convenience of the greatest number.

The probability is that this season's schedule will be closely duplicated next year, with the Davis Cup challenge round and women's singles coming to New York, and Philadelphia retaining the men's singles. It is generally admitted that the men's singles would draw larger crowds at Forest Hills than at Germantown, but Philadelphia will never relinquish that particular plum as long as New York hangs onto the Davis Cup challenge round.

It is forecast, also, that a change in the Presidency of the National Association is impending, and that here, too, Philadelphia is preparing a fight. Rumor has it that the present incumbent, Julian S. Myrick, will not seek re-election. Among possible candidates to succeed him no names have been authoritatively mentioned. George Wightman of Boston stands high in the estimating of all tennis followers, and it is said that there is a large Philadelphia following that would like to see Paul Gibbons elevated to the chief executive position in the association.

CATER CLUB CHAMPION.

Beats Dubois in Four Sets for Greenwich F. C. Tennis Honors.

Special to The New York Times.

GREENWICH, Conn., Oct. 2.—In the final for the tennis championship of the Field Club yesterday afternoon, Aymer Cater beat Arthur Dubois, 6—1, 3—6, 6—4, 4—6, 6—3.

Miss Helen Hooker and her father, Elon H. Hooker, defeated Mr. and Mrs. Galvin Truesdale in the semi-finals of the mixed doubles by 6—2, 6—3. Miss Helen Hooker is the champion in the women's singles, having defeated Miss Mary Heaton, 6—2, 4—3, 6—4.

NAVAL ACADEMY OPENS.

Middies See Their Football Squad in Action for First Time.

Special to The New York Times.

ANNAPOLIS, Md., Oct. 2.—The Naval Academy football squad held this afternoon the first practice of the year in the presence of the regular student body. The regular academic year began today and the midshipmen were out in full force, led by Cheer Master Hedeman to encourage the team. The team was not driven hard, as the weather was very warm, and frequent changes were made in nearly every position.

Bolles, regular left tackle and crew captain, who was late in returning to practice, has not made his position on the varsity as yet. Shewell is playing at right tackle and Levensky at left. Both are powerfully built youths, weighing around 190 pounds. Bolles, however, is fighting hard to regain his place, but will hardly be on the first string for the opening game, which is against Western Reserve Saturday. Although outweighed by twenty-five pounds, Winkler, last year's substitute guard, is holding right guard against Lents, the big Rutgers guard of last year.

WESLEYAN DRILLING HARD.

Coach Martin Is Whipping Team Into Shape to Meet Bowdoin.

Special to The New York Times.

MIDDLETOWN, Conn., Oct. 2.—Coach Fred Martin is whipping the Wesleyan team into shape for its game with Bowdoin Saturday. The sound trimming the New Brunswick College administered to Amherst indicates it will be a strong opponent, but the Wesleyan backfield is fast and is strong on the defense. Special attention is being paid to the line with a thought of strengthening the defense.

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BRAINSTORM TAKES OCTOBER HANDICAP

Son of Peter Pan Shows Heels to Mad Hatter in Inaugural Feature at Jamaica.

TWO RECORDS FOR WINNER

Sets New Figures for Both the Event and the Course by Covering Mile and Sixteenth in 1:44 1-5.

Brainstorm, the black son of Peter Pan, showed a flashing pair of heels to the great Mad Hatter at the close of the fourth renewal of the October Handicap, the featured race of yesterday's inaugural Autumn card at the Metropolitan Jockey Club's Jamica race course. Mad Hatter's view of the afore-said heels was a rather distant one, for the Rancocas Stable's campaigner was four full lengths behind the dusty three-year-old at the finish line. F. E. Brown's Hephaistos dropped into third place, a length and a half further back. The other three contenders were beaten off.

It was a remarkable race that the winner ran. Materially assisted by a light burden and by the excellent horsemanship of Marinelli on his back, Henry Waterson's gelding scampered the mile and a sixteenth in 1:44 1-5, cutting a full second from the record for the fixture, set two years ago by Sennings Park, and clipping the track mark, held jointly by Sennings Park and Relay, by three-fifths of a second.

Marinelli rated Brainstorm in second place, behind the pace set by Irish Brigadier for three-quarters of a mile. Then Sande brought Mad Hatter forward to pass the wearying Irish Brigadier and grasp the lead. Marinelli declined to become agitated over this, however, but kept Brainstorm under restraint until the field was straightened out for the straight dash to the wire. Then he let the black gelding down and the youngster ran over Mad Hatter with none of the respect due to age from youth. Hephaistos closed courageously in the stretch but could never get into the real competition.

Mad Hatter Heavily Backed.

The victory was worth $2,825 to the winner's owner. Last season Mad Hatter was the victor in the fixture and the confidence in his ability to repeat yesterday was so great that he was eagerly backed at 3 to 5. The winner was held at the remunerative odds of 8 to 1.

The continuance of Indian Summer, so much more like the real article this year than anything handed out by July and August, had its effect in drawing a large crowd to Jamaica for the opening program of the Fall meeting. Something like 12,000 persons were on hand and the racing was almost uniformly of such a high grade that the onlookers enjoyed the occasion thoroughly.

The Century Handicap, a six-furlong test which was the secondary feature of the card, was won by E. G. Soule's Sleiveconard, which closed fast in the final furlong and outgamed Q. D. Widener's Last Straw in the plunge to the wire. R. L. Gerry's filly, Emotion, annexed the remainder of the money.

A. K. Macomber's lightly weighted candidate, The Dictator, made the early pace, but Fator took Last Straw to the front at the stretch bend and appeared to have the race won. When Taplin called upon Sleiveconard, however, he went into the lead with little trouble and won by over a length in the fast time of 1:11 3-5, only a fifth of a second inferior to the track record.

Victory For Allie Ochs.

In a driving finish Allie Ochs, a filly from William Daniel's string of racers, won the opening race of the card, a six-furlong dash for two-year-olds, which had not won a race since Aug. 1. Henry Rosenacher's consistent youngster, Bessie Leighton, took the place, and Home-stretch, the entrant of H. Alterman, nipped the rest of the purse.

Allie Ochs beat the barrier and flashed into a lead of two lengths in the first quarter. Lady Rose, the favorite, came from the ruck after rounding the far turn, and, staging a great burst of speed, rushed into the lead. The Von Tromp filly bore out, however, and lost several lengths on the swing into the homestretch. Allie Ochs regaining her lost lead. Bessie Leighton and Home-stretch closed with a vigorous challenge and it required the verdict of the judges to untangle the trio at the wire. The winning margin of Allie Ochs was a head and Bessie Leighton got second honors by a like margin.

Carmencita, a three-year-old filly owned by Miss M. L. Mahler, had the speed of the field of nine platers, which covered the route of a mile and a sixteenth in the second number. This daughter of Fits Herbert or Spanish Prince II. took the lead at the outset and remained in front throughout the trip. M. D. Suggs's Lackawanna clung close to the pace for the greater part of the way and threatened, under the stimulus of Martinelli's whip, to wrest the major laurels from the filly inside the last sixteenth. However, Callahan shook up Carmencita and she drew away readily to win by a length and a half. Lackawanna took the place by four lengths from W. H. Fizer's Maize.

Good Thing Goes Wrong.

A good thing went wrong in the sprint of five and a half furlongs for maiden two-year-olds when Sandy McNaughton's Little Celt, which was the most torrid of tips, finished second to the Rancocas Stable's Rigel. Little Celt was opened at 4 to 1 by the memory brokers and receded to 5 to 1. Then the bombardment began and when the siege of the bookmakers closed 7 to 5 was the quotation against the young son of Celt. The Rancocas pair, Rigel and Satellite, went to the post at 9 to 5.

Humboldt broke in front, but Sande soon took Rigel out to show the way. Humboldt and August Belmont's Rock Bottom were nearest to the leader until after the stretch turn had been passed. Then Gantner forged forward with Little Celt in pursuit of Rigel. He could never get up despite hard urging and the Rancocas youngster won by well over a length in the creditable time of 1:06 1-5. Rock Bottom hung on to save the show money several lengths back.

The summaries:

FIRST RACE.

For two-year-olds; conditions; claiming; purse $1,040. Six furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Allie Ochs	102	Mortimer	10-1	1nk
Bessie Leighton	112	Marx	15-1	2n
Homestretch	106	Fator	8-1	3nk
Temptress	96	Bell	12-1	4
Scare Crow	120	Cridwell	10-1	5
Zaza Lassie	118	Hamilton	40-1	6
Lady Rose	103	Callahan	8-2	7
Hughie	112	Taplin	20-1	8

Time—1:14.

Start good; won driving; place same. Allie Ochs, b. f., by North Star III.—Lady Installator; owned by William Daniel and trained by A. G. Blakely.

SECOND RACE.

For three-year-olds and upward; claiming; purse $1,040. One mile and a sixteenth.

Horse.	Wt.	Jockey.	Odds.	Fin.
Carmencita	103	Callahan	4-1	1nk
Lackawanna	109	Marinelli	15-1	2n
Maize	108	Shilluck	8-1	3n
Service Star	107	Mortimer	4-1	4
Ting-a-Ling	113	Robinson	6-1	5
Armistice	111	Marx	10-1	6
Pansy	104	McLaughlin	30-1	7
Searchlight III.	107	Bell	20-1	8
Consort	106	Taplin	3-1	9

Start good; won driving; place same. Carmencita, b. f., by Fits Herbert or Spanish Prince III.—Mamanthia; owned by Miss M. L. Mahler and trained by W. Baird.

THIRD RACE.

For maidens, two years old; allowances; purse $1,040. Five and a half furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
*Rigel	113	Sande	9-5	1½
Little Celt	115	Gantner	7-5	2n
Rock Bottom	115	McAtee	30-1	3½
Fullett	115	Fairbrother	12-1	4
Humboldt	115	Parke	12-1	5
Purity	115	Rice	7-1	6
*Satellite	115	Fator	9-5	7
Bayonet	115	Thomas	12-1	8
Ethnea	112	Taplin	20-1	9
Turbulent	114	Foley	30-1	10
Bethany	112	Robinson	60-1	11

*Rancocas Stable entry.

Time—1:06 1-5.

Start good; won driving; place same. Rigel, ch. c., by Ballot—Picton's Pride; owned by Rancocas Stables and trained by S. C. Hildreth.

FOURTH RACE.

The October Handicap; for three-year-olds and upward; $2,500 added. One mile and a sixteenth.

Horse.	Wt.	Jockey.	Odds.	Fin.
Brainstorm	103	Marinelli	8-1	1n
Mad Hatter	120	Sande	3-5	2½
Hephaistos	95	Callahan	6-1	3n
Irish Brigadier	100	Merimee	8-1	4
John Paul Jones	105	Schuttinger	7-1	5
Sweep By	90	Cartell	50-1	6

Time—1:44 1-5.

Start good; won easily; place ridden out. Brainstorm, blk. g., 3, by Peter Pan—Bubble; owned by H. Waterson and trained by J. Edwards.

FIFTH RACE.

For three-year-olds and upward; selling; purse $1,040. One mile and seventy yards.

Horse.	Wt.	Jockey.	Odds.	Fin.
Violinist	115	Sande	Even	1n
Canyon	101	M. Kummer	7-1	2n
Trajeaus	107	Mountain	20-1	3n
Liberty Girl	98	McLaughlin	6-1	4
So It Goes	105	Callahan	20-1	5
Ralco	113	Merimee	3-2	6

Time—1:54 1-5.

Start good; won driving; place same. Violinist, br. c., 3, by Dick Finnell—Viola Vail; owned by Bud Fisher and trained by A. B. Gordon.

SIXTH RACE.

The Century Handicap; for three-year-olds and upward; conditions; $1,240.65 added. Six furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Sleiveconard	107	Taplin	10-1	1½
Last Straw	108	Fator	2-1	2n
Emotion	113	Sande	6-5	3½
The Dictator	92	McLaughlin	30-1	4
Southern Cross	116	Schuttinger	3-1	5
Horologe	103	McAtee	15-1	6
Bit o' Black	93	Merimee	12-1	7

Time—1:11 3-5.

Start bad; won driving; place same. Sleiveconard, b. c., 3, by The Curragh—Danoscara; owned by E. G. Soule and trained by H. W. Haag.

Weather clear; track fast.

BLIND OARSMAN REPORTS.

Beggs Joins In Practice for Harvard Freshmen Crew.

CAMBRIDGE, Mass., Oct. 2.—William N. Beggs Jr. of Winchester, a blind student, reported for the Harvard freshman crew today and was assigned by Dr. R. Heber Howe to the stroke position on Crew F. The blind oarsman had an hour's workout. He formerly rowed for Tabor Academy.

JAMAICA ENTRIES.

FIRST RACE—For two-year-olds, maidens; selling; five and a half furlongs. *Ben Wood 112 pounds, Idle Trey 111, Owasco 110, Black Friday 115, Leloba 106, Chile 103, *Margaret Med Hatter 109, Sande 97, Hephaistos 95, Callahan 98, Irish Brigadier 100, Merimee 100, John Paul Jones 105, Schuttinger 105, Sweep By 90, Cartell 90.

SECOND RACE—For three-year-olds and upward; maidens; six furlongs. Blue Brush 112 pounds, Miss Finn 109, Shingle Shack 115, Good Time 112, John Joseph 112, High Speed 112, Summit 115, The Hottentot 112, Guelph 115, The Almoner 112, Taffeta 112, Fitzgibbon 112.

THIRD RACE—For three-year-olds; one mile and seventy yards. Thistlebloom 108 pounds, Prelude 108, Story 'N Her 108, Broomflax 111, Bit o' Black 111, Philosopher 106.

FOURTH RACE—The Lynbrook Selling Stakes; $2,000 added; for two-year-olds; five and a half furlongs. Brother Pat 102 pounds, Rock Salt 103, Ben Wood 102, *Sequel 94, William Tell 107, Aladdin 107, New Hampshire 102, Silk Tassel 114, *Blanc Being 97, Ambler 103, *Forest Lore 97.

FIFTH RACE—For three-year-olds and upward; claiming; one mile and a furlong. Orderly 111 pounds, Gunsight 102, *Vendor 104, Horeb 113, *Brink 100, Rustler 111.

SIXTH RACE—The Lafayette Handicap; for three-year-olds and upward; selling; one mile and seventy yards. Georgie 120 pounds; Wynnewood 112, Nose Drive 103, *Dunce Cap 92.

*Five pounds apprentice allowance claimed.

Weather clear; track fast.

LATONIA ENTRIES.

FIRST RACE—Purse $1000; for three-year-olds and upward; claiming; six furlongs. *Birdie G. 94 pounds, *Archie Alexander 105, Green Gold 110, *Long Island 97, Marjorie McKay 103, Bonnie Crest 90, Bobbie Shea 106, Blaise 110, Bright Leaf 99, Mahoney 106, *Herald 101, Courtship 106, Topmost 112, Sun God 110, Mount Joy 102, Golden Floss 106, Royal Dick 113, Travesty 110.

SECOND RACE—Purse $1,400; for maiden three-year-olds; handicap; one mile and a sixteenth. Miss Cleborne 107 pounds, Postlude 110, Vells K. 109, Crusem 110, Interloper 109, North Tower, Mr. Grafter 110 each, Michael J. Daly 112.

THIRD RACE—Purse $1,400; for two-year-olds; fillies; claiming; five and a half furlongs. *Lucy Churchill 108 pounds, *Finday, Nulli Secundus, Thelma K., Mildred Ruth 108 each, Pavlowa 103, Superbum, Belle Amie, Go, Marjorie Wood 108 each, *Miss Collette 103, Bedazzle, Haskiluna 108 each, *Dearie 107, Diana's Beau, Manicure Maid, Roldgold 108 each, *Lierre 103.

FOURTH RACE—Purse $1,600; for three-year-olds and upward; claiming; six furlongs. Janku 103 pounds, Auntie May 104, Flus Ultra, Alta, Joy 115, Eastfield, Quiver, Carnarvon, *White Star, Sea Court 107 each, Wapiti 108, Hadrian, *John S. Rearden 112 each.

FIFTH RACE—Purse $1,600; The Fountain Square; for two-year-olds; allowances; six furlongs. Reating Time, *Victoire 100 pounds each, Aspiration, Skeezix, Chief Curry 103 each, Prince K., In Memoriam, Blue Nose 106 each, Bo McMillan 112.

SIXTH RACE—Purse $1,400; for three-year-olds and upward; claiming; one mile and a sixteenth. Zack Terrell, *Lieutenant Colonel 102 pounds each; Pumps 104, *Little Patsy, Relrah, Megan, Flying Prince, Ferguson, Ashland, 107 each; Randel, Jordan, 110 each.

SEVENTH RACE—Purse, $1,500; claiming; for three-year-olds and upward; one mile and seventy yards. Queen High 99 pounds, *Toby 103, *Dewpie O'Neill, *Bullion 116 each, The Pirate 108, Sands of Pleasure 116.

*Apprentice allowance of five pounds claimed.

Weather clear; track fast.

LAUREL ENTRIES.

FIRST RACE—Purse $1,375; for maiden fillies, two-year-olds; five and a half furlongs. Sun Quest, Racket, Merry Land, Jig Step, Insulate, *Wildfire, Ray L., Wood Flower, Miss Miami, Transom 115 pounds each.

SECOND RACE—Purse $2,000; steeplechase; for four-year-olds and upward; claiming; about two miles. *Pagebrook 150 pounds, Perkoman 137, Le Grissin 140, *Enrico Caruso 135, Lucky Find 138, Sea Scot 144, Daffydownadilly 135, *Baronet 138, Crest Hill 140. Pagebrook and Lucky Find, Greentree Stable and S. Ross entry.

THIRD RACE—Purse $1,376; for three-year-olds and upward; claiming; six furlongs. *Pietrus 103 pounds, Radical 108, Welcome Stranger 106, Flags 112, Hindocstan 115, Blackstone 105, *Turnabout 104, *Jock Scot 107, Mr. X 112, Phalaris 112, *Tubb A 107, Hilldale 108, Titania 109, St. Quentin 112, Anticipate 112, Blackstone and Jock Scot, R. Schorer and S. Louis entry.

FOURTH RACE—Purse $1,376; for two-year-olds; six furlongs. Valador 106 pounds, Doughoregan 104, Rialto 107, Marie Blanche 101, Luminist 104, Daniel 114, Lilt 101, Carol 107, Decado 111.

FIFTH RACE—The Capital Handicap, $5,000 added; for three-year-olds and upward; six furlongs. Apex 90 pounds, Prodigious 99, Dream of Allah 106, Ray Jay 109, Hilldale 116, Twelve Star 99, Wellfisher 101, Knot 107, Baby Grand 108, Careful 110, Minule Man 99, Good Times 102, Champlain 108, Calamity Jane 113. Hilldale and Baby Grand, J. K. L. Ross entry. Apex and Knot, R. Ross and Saluteria Stable entry. Ray Jay and Quincy Star Quincy Stable entry.

SIXTH RACE—Purse $1,376.01; for three-year-olds and upward; claiming; one mile and a furlong. *King Trojan 108 pounds, *War Victor 108, Not Yet 110, Star Realm 113, Gallivant 113, *Tingling 108, *Moody 108, Queen Blonde 101, Little Ed 113, *Johnny Overton 106, *Rose R. 108, Oath 113, Tromp 113, Ross R. and Gath, W. Grant and O. D. Akers entry.

SEVENTH RACE—Purse $1,376.01; for three-year-olds and upward; claiming; one mile and a sixteenth. Polly 112 pounds, Dapper Dennon 109, Citation 107, King John 111, *Camouflage 100, Gets 4 *Or 114.

*Five pounds apprentice allowance claimed.

Weather clear; track fast.

Hoppe's Entry Is First on List for Billiard Title

Willie Hoppe, former world's champion billiard player, will attempt to recover his title as 18.2 balkline titleholder in the international tournament which will open at the Hotel Pennsylvania next month. Hoppe's formal entry, the first to be made for the tournament, was sent forward yesterday. For a time it was understood that conditions announced for the tournament were unsatisfactory to the ex-champion and his manager, R. B. Benjamin, but the entry was filed without any suggestion of a change being made. One of Hoppe's grievances was that the play is limited to six players, three Americans and three foreigners.

THE GREAT VOLO IS FORCED TO RECORD

Wins Walnut Hill Cup in Fastest Three Heats Ever Trotted in This Event.

LEXINGTON, Ky., Oct. 2.—Some of the most spectacular racing in its fifty years of history was witnessed at the opening day of the golden jubilee meeting the Kentucky Trotting Horse Breeders' Association this afternoon. The feature event, the Walnut Hall Cup, went to Sanford Small's four-year-old colt, the Great Volo, the three heats being the fastest ever trotted in the event and the third heat equaling the record for the event set by Ante Guy in 1915.

Peter the Brewer, in a hot stretch drive, landed the first heat from Czar Worthy in impressive style; but Cox changed his tactics with the Great Volo in the second and third heats, coming from behind in well timed drives and landing the brother to Peter Volo and Volga in front. Czar Worthy was not prominent after the first heat.

Frank H. Ellis's filly, Jane Revere, of his own breeding, with the local trainer Ben Wilfe as pilot, won the thirty-first renewal of the two-year-old division of the Kentucky Futurity. Her second heat in 2:06¼ is the best of the season for a two-year-old trotter. Jane Revere is the daughter of Volga, that won the event in 1915. Volga's time on that occasion was 2:07¼, equaling the then world's record for two-year-old trotting fillies. This is the first instance where a daughter of a Kentucky Futurity winner also has won the historic event.

W. B. Dickerman's Finvarra was a rather easy winner in the 2:15 trot, which opened the meeting. Plain Mac, from the Murphy stable, was the favorite, but the brother of Escotillo was not to be denied. Todd Hart trotted a good race, the others never being prominent. The closing event went to The Comet, driven by Henry Thomas, the finishes being close in each heat and the time, 2:03¼ and 2:03¼, fast for this class of horses.

The summaries:

THE KENTUCKY FUTURITY FOR TWO-YEAR-OLD TROTTERS.

Purse $7,000.

Jane Rewre, b. f., by Guy Axworthy (White)	1	1	
The Senator, ch. c. (McDonald)	3	2	
Guilbroozn br. f. (Whitehead)	2	7	
Mary Rose, b. f.	4	3	
Lord Silerslie, b. c. (Goddard)	5	4	
Thompson Dillon, Harvest Todd, Peter Flash, Rinellina, Judge Frisco and Crawford also started.			

Time—2:08¼, 2:06¾.

THE WALNUT HALL CUP. 2:08 TROT.

Purse $3,000.

The Great Volo, b. c., by Peter the Great (Cox)	3	1	1
Peter the Brewer, b. c. (Ray)	1	2	2
Czarworthy, b. g. (Murphy)	2	4	3
Taurida, b. m. (Fleming)	4	3	4
Walter Sterling, b. g. (Stakes)	5	5	6
Herb Elwyn, King Watts, Mary Kenna, Captain S., Hollyrood, Hilda and Silliadar also started.			

Time—2:03¾, 2:03¾, 2:03½.

2:07 PACE.

Purse $1,000.

The Comet, b. g., by Frank Be Sure (Mr. Thomas)	1	1	1
Dick Saunders, b. g. (Falih)	2	2	2
Minnie Williams, blk. m. (Whitehead)	4	3	3
Tone Way, b. g. (Hodson)	3	4	4
Esta G., b. m. (Morrison)	5	5	5

Time—2:03½, 2:03¼.

2:15 TROT.

Purse $1,000.

Finvarra, br. m., by Atlantic Express (H. Fleming)	1	1	
Todd Hart, blk. g. (Thomas)	2	3	
Plain Mac, b. g. (Murphy)	3	2	
Colorado Mac, blk. g. (Tuttle)	4	4	
Alice Benbo, br. m. (Loomis)	5	5	
Ophir Greek, Victor Mac, Luminta and Peter Will Tell also started.			

Time—2:04, 2:05¾.

DOBIE UNDECIDED ON VARSITY LINE-UP

End Selections and Problem at Centre Are Worrying Cornell Coach at Present.

Special to The New York Times.

ITHACA, N. Y., Oct. 2.—The big score rolled up against St. Bonaventure last Saturday is more or less meaningless in the opinion of those in touch with Cornell football, and the situation is no clearer than it was last Friday before the opening game. The squad was late in getting out today, but Dobie gave them a long signal drill and lecture. He declared before the practice started that his mind was open about the end selections and that the problem at centre gave him a good deal of concern.

At this time last year the varsity was selected. At present at least five positions are open. None of the ends, Kneen, Gouinlock, Henderson, Raymond and Dexter, have so far aroused much enthusiasm among the coaching staff. When Walter Roll, who showed up well in the last period of Saturday's game, returns to form he is likely to find a place at guard. The other position lies between Brannon, Ebersole, Beresn, Smith and Flynn, none of whom have proved impressive.

Nor does Mott-Smith at centre took like a successor to Brayton. This chap is a good passer, but his offensive play so far has not been impressive. It would not be surprising if a change at centre were forthcoming soon.

PRACTICES AFTER DARK.

Ohio State Squad Aided by Electric Floodlights.

COLUMBUS, Ohio, Oct. 2.—Electric floodlights were used to illuminate Ohio field today when Coach Wild put the Ohio State University football squad through a practice session which lasted until after dark. Plays used by Ohio Wesleyan, next Saturday's opponent, were employed by second team in a scrimmage. Practice will be held in the new stadium later in the week.

LATONIA RESULTS.

FIRST RACE—For three-year-olds and upward; claiming; purse, $1,400; six furlongs. Ruby, 102 pounds (Roach), $81.50, $23.50, $10.30, first; Treasurer, 104 (W. Pool), $12.70, $6.70, second; Green Gold, 109 (Connally), $4, third. Time—1:13 2-5. Little Black Sheep, James B., Brown, Royal Lick, Sewell Comma, Bobbie Shea, Blue Paradise, Courtship and Promising Tom also ran.

SECOND RACE—For two-year-olds; maidens; claiming; purse, $1,400; five and one-half furlongs. Miss Quietly, 105 pounds (Greene), $10.10, $6.10, $3.50, first; Sweet Lady, 112 (Heupel), $4.90, $3.40, second; Kinaman, 115 (Wilson), $2.80, third. Time—1:08 3-5. Blue Bird, Stone Age, Lucky Run, C. C., Rinehart, White Boots, Gail Ford, Gay Deceiver, Stump Jr. and Gupton also ran.

THIRD RACE—For three-year-olds and upward; claiming; purse $1,400; one mile and a sixteenth. Matinee Idol, 104 pounds (Kennedy), $4.50, $4.80, $2.80, first; Trooper, 104 (Swart), $12.20, $6.80, second; Hympom, 99 (Ralls), $3.40, third. Time—1:46 3-5. Harlock, Grace Daugherty, Lord Wrack, Brynlmah, Harvest King, British Liner and Wickford also ran.

FOURTH RACE—For three-year-olds and upward; claiming; purse $1,400; six furlongs. Mom, 101 pounds (Heupel), $14.90, $6.90, $3.60, first; Orlova, 103 (Ralls), $4, $3.70, second; Archie Alexander, 108 (W. Pool), $3, third. Time—1:13 2-5. Salamander, Lorie Lorraine, Winding Tarough, Locarno, Carrura and Uncle Bert also ran.

FIFTH RACE—The Village Hotel Purse; for three-year-olds and upward; purse $1,000; one mile and a sixteenth. Rouleau, 109 pounds (Seoble), $4.20, $2.90, $2.60, first; United Verde, 114 (Mooney), $7.80, $6.60, second; Cherry Tree, 106 (Wilson), $11.60, third. Time—1:47 4-5. Cap Hook, Foshimi, Guy, Gangway and Pindar Peel also ran.

SIXTH RACE—For two-year-olds; claiming; purse $1,000; five and a half furlongs. Hughes Graham, 108 pounds (Wilson), $18.70, $8.40, $6.50, first; Old Top, 106 (Stearns), $4.90, $4.30, second; Quest or Honor, 111 (Connelly), $6.40, third. Time—1:07 3-5. Fighting Cook, Hustem, Who Knows Me, Put and Take, Chivs, Jupiter, Russian, Longboat and Dulcy also ran.

SEVENTH RACE—For three-year-olds and upward; claiming; purse $1,500; one mile and a sixteenth. Adonis, 108 pounds (Fator), $6.60, $3.60, $2.70, first; Bunquet, 107 (W. Pool), $5.60, $3.60, second; Brandy Lory, 110 (Connelly), $3, third. Time—1:46 1-5. Uncle Pete, Brilliant Star, Light Rose and Tomahol also ran.

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Weather clear; track fast.

YALE BEGINS WORK FOR SPRING SPORTS

Candidates for Crews, Baseball and Track Teams Report to Coaches.

Special to The New York Times.

NEW HAVEN, Conn., Oct. 2.—Fall training for all three of Yale's Spring major sports began this afternoon when Head Coach Ed Leader set a squad of five varsity crews to work on the Housatonic River at Derby. Head Coach Bernie Tommers of the baseball nine started a month's outdoor practice on Yale Field and Coach John Mack assembled candidates for the track team. More than 300 varsity and freshman oarsmen reported. The yearlings will work on New Haven Harbor and have their headquarters at the George Adee boathouse. Leader, who has just come from the University of Washington, has appointed George Murphy and Lynn Moore, also Westerners, as his assistants. The Fall rowing will close with the class regatta about Nov. 15. Captain Bernard Pelly will organize two varsity eights this week.

Henri de Sibour of Washington, D. C., has been appointed temporary captain of the Yale nine by Captain Mike Eddy, who is end on the Yale eleven. De Sibour has been an outfielder for two seasons. His father was President of the Yale Navy twenty-five years ago. Thirty baseball candidates reported today.

Tom Campbell, holder of the world's 600-yard record and captain of the Yale track team, said that the track squad would be organized this week in every event for the Fall track meet and for the cross-country runs, which will begin in November.

COLUMBIA OARSMEN REPORT TO JIM RICE

More Than Fifty in Freshman Squad, Which Will Go on River Today in Barges.

Scarcity of heavy crew candidates was the big problem facing James C. Rice, veteran Columbia coach, at the initial practice of oarsmen at the '07 boathouse on the Baker tract yesterday afternoon. More than fifty Freshmen reported for the first work, but only a few of them tipped the beams at the weight Rice likes for his boats.

Rice did not start the men on river work yesterday, but gave them his outlines for the season. Beginning today he will put the first-year men in barges under the tutelage of several of last year's varsity men in order to give them individual instruction.

Plans have been made to install large searchlights on the boathouse for the purpose of holding practices until late in the evening during the Fall season. When weather conditions on the Harlem make it impossible for the men to row the training quarters will be shifted to the gymnasium, where the indoor rowing machines will be used.

A. A. U. TO PASS ON WOMEN IN GAMES

Committee Investigating Matter Will Report to National Body in November.

Whether the Amateur Athletic Union will assume the supervision of women's participation in track and field and other sports over which the body claims jurisdiction will be decided at the annual A. A. U. convention, to be held in the Hotel McAlpin on Nov. 20 and 21. President William C. Prout has appointed a committee of A. A. U. officials to investigate the matter and report back to the national convention. Upon the report of this committee, of which Dr. William Burdick of Baltimore is Chairman, will depend the sports governing body's action.

Increased interest in women's track and field athletics and in other competitive exercises has led to a demand that the A. A. U. assume responsibility for the proper supervision of women's track and field events, as the body did eight years ago with women's swimming. In the event that the organization assumes control of the women's activities, the A. A. U. eligibility rules and competitive regulations, so far as practicable, will govern competitions.

Roy E. Moore, Chairman of the local committee for supervising women's athletics, is a member of the national committee. Other members are L. di Benedetto, New Orleans; W. A. Stecker, Philadelphia; L. S. Hill, Albany; Seward Simons, Los Angeles; Dr. A. W. Rowe, Boston; Mrs. E. Fullard-Leo, Honolulu; Paul R. Jordan, Indianapolis; G. P. Wendell, Omaha, and W. S. Headock, Pittsburgh.

HAWTHORNE BETTING ORAL.

Difficulty Found in Getting Evidence at Chicago Race Track.

CHICAGO, Oct. 2.—Hawthorne's second day of betless horse racing today found the old, weather-beaten track jammed with "bookies," "touts," "regulars" and other figures in sporting life who were anxious to wager their money on the outcome of the races.

As in bygone years a generation and more ago, there were individuals underneath the stand, but no money changed hands so far as could be ascertained by representatives of the State's Attorney's office who were present at the track.

Any betting was "oral," and it was hard to obtain evidence. The size of the crowd was announced as 7,000, as against 25,000 admissions Saturday.

The State's Attorney announced that evidence gathered against six alleged bookmakers arrested at the track on Saturday would be presented to the Grand Jury.

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NEW YORK, TUESDAY, OCTOBER 3, 1922.

OTHER THINGS TO SAVE.

Ex-Governor SMITH is receiving great and deserved applause for having "saved the Democratic Party" at Syracuse. To that end he unquestionably did make a splendid fight. He resisted blandishments and defied threats. In his mind the one great issue was that of keeping the Democratic organization safe from audacious raiders. If they had captured it, they might have continued to use the label "Democratic," but in their hands the party as it has been known in this State would have ceased to exist. Fully aware of this, Mr. SMITH took his political life in his hands, refused to compromise, stood out to the end inflexible and finally won a great victory. Whatever the result of the election, his course has placed the Democrats of New York State deeply in his debt.

There are, however, other things that need to be saved as well as the integrity of the Democratic Party. Citizens cannot forget the State. They have to look impartially at the whole question of skilled, economical and consecutive conduct of the public business of New York. Fine and promising beginnings of a new management have been made by Governor MILLER. The question before the voters will be whether they do not desire the work so well begun to be carried to completion. Granting that Mr. SMITH has the best intentions in the world, would he be able to execute his plans as successfully as Governor MILLER could his? Unless there is a political earthquake in November, the next Legislature will be Republican. In his first term Governor SMITH found himself hampered and often frustrated by the fact that he was a Democrat and the Legislature was Republican. No small part of Governor MILLER'S achievement is due to the hearty cooperation which he has been able to secure from the Legislature. That happy condition would continue if he were again made Governor. It could not be looked for if Mr. SMITH were elected. This is a practical business argument in favor of Governor MILLER which all independent citizens, who think primarily of the interest of the State rather than of party, cannot fail to consider powerful.

If the State has to be saved, so has the City of New York. In the Democratic platform there are several planks which threaten disruption of work begun for its benefit and which, if carried out, will throw us back into something like chaos. For example, the platform demands outright repeal of the legislation of 1921 creating the Transit Commission. That body has already announced partial plans, and is perfecting others, designed to furnish the city with greatly needed transportation facilities, preserving the five-cent fare. The whole thing would be thrown on the rubbish heap if the Democrats were to execute their announced purpose, and the city would be left floundering helplessly amid unrelieved transit congestion. No resident of New York can think of such a prospect without dismay.

Of like menace are the Democratic planks which propose to allow all cities to "enact, alter or repeal their charters." This is home rule gone mad. Moreover, the intention of the platform is to tear up the statute establishing the Port Authority. At least, the demand is that the city be given the right to appoint two of its three members. Ex-Governor SMITH is now himself one of the members by the appointment of Governor MILLER. He has loyally defended the legislation establishing the Port Authority, and it would be interesting to know what he really thinks of this sop thrown to Mayor HYLAN by the Democratic platform.

This whole range of extreme proposals affecting the City of New York was anticipated and properly characterized by Mr. ROOT in his address at the Republican Convention. He said:

> There seems in some quarters to be an idea that the people of the City of New York constitute a nation temporarily under subjection to an alien power but entitled to self-determination.
>
> This is an error. The territory which by provisions of the statutes of the State is included within the political limits of the City of New York is a part of the territory of the State of New York and it is a part of the territory of the United States of America, and no other sovereignty exists within that territory. The Municipal Government of New York is purely an agency of the State and it derives its authority solely from the sovereign State. The Harbor of New York is one of the chief assets of our State and of our nation. Nobody can take that asset away merely by making a residence in the vicinity. If the Port of New York were to cease to perform its primary function as the gateway of the nation's commerce, and the flow of commerce were to cease, the inhabitants of the city must disperse and go elsewhere in search of food and occupation. The people living in that territory are the keepers of the gate for the nation. They constitute a part of a great national organization of production and trade. Upon the continued and prosperous working of that organization as a whole depend the prosperity and the lives of all the people of the State, which is sovereign over the territory about the Bay of New York where powers have been vested in the people of the City of New York as agents of the State.

In the foregoing there is but the barest outline of the vital interests of the State and City of New York which will be put at hazard in the coming election. Compared with them the saving of the Democratic Party, heroic as was the fight which Mr. SMITH made to effect it, is but as the small dust in the balance. The party in this State has been saved from a disaster; now let the voters see to it that the State and City are also saved.

ROSIER REPUBLICAN HOPES.

Mr. JOHN T. ADAMS, Chairman of the Republican National Committee, reassures the faithful. The supposed disaffection of Republican voters with the course of the Republican Congress, and with a certain want of vigor and consistency on the part of the Administration in regard to the coal and railroad strikes, was greatly exaggerated or has been largely cured. So it seems to Mr. ADAMS, who comes from Iowa, where the discursive radical, Mr. BROOKHART, is the Republican candidate for Senator. The Republican voters can't be deeply disgruntled, Mr. ADAMS argues, for only fourteen of two hundred and fifty-nine Republican Representatives missed renomination.

That seems rather a testimony to the efficiency of local Republican machines than to a growing spirit of Republican content. It will be at the polls that Republican satisfaction or irritation will be shown. The settlement of the strikes and Mr. HARDING'S energetic scotching or killing of the bonus have probably restored a good deal of his popularity. The tariff log-rolling, the "regional understanding," so to speak, on duties, and the seeming if insubstantial protection given to the farmers, must have strengthened the Republican chances of carrying the next House. In the Middle and Farther West, the better Republican prospects are likely to be dearly bought by the country, for a strengthening of the domination of groups and a spreading and enlargement of miscellaneous radicalism seem to be indicated. Responsible party government has been pretty generally absent from this Congress. An extension of that irresponsibility in the next Congress seems probable. Whatever the effect of that upon the immediate fortunes of the Republican Party, its general national effect is likely to be regrettable. Let us hope that the essentially anarchical system, so injurious to parliamentary government abroad, will not long be prosperous in the United States.

THE BANKERS' CONVENTION.

The convention of the American Bankers' Association—numerically much the largest gathering ever held by that organization—has a particular interest because of the fact that the immediate and vital problems with which the world is confronted are financial and banking problems. The association has a long and honorable record for its aligning of public opinion on the side of sound finance at such crises of American economic history as the greenback craze, the free-silver delusion and the struggle for a properly constructed currency and banking system. Nothing could have been further from the imagination of its conventions of 1875, of 1896 and of 1908 than a Europe entangled in a net of depreciated paper currency, unsound banking, disordered public and private finance, at a time when the United States had achieved the task of absolutely linking its own financial institutions to the gold standard and a soundly constructed elastic currency. Yet the whirligig of time has brought it to pass that the paramount problems of the day are no longer exclusively American financial problems, but problems of European finance and of America's attitude toward them.

Consideration of such questions as England's future return to the gold standard, the position of France regarding German reparations, the stopping of Germany's headlong paper inflation or the consequences if it is not stopped, must be left as a practical matter to European bankers. But the question of our own country's duties in the task of world-wide economic reconstruction is a matter for American bankers to consider. It cannot be evaded by adopting the program of "aloofness," of disinterested "observation," into which our Government's policy toward European problems has drifted. Holding now nearly half of the world's gold reserve, occupying the position of creditor nation to the rest of the world, the American banking community will be compelled to define its policy through force of circumstances.

There are, however, other problems more peculiarly our own on which the judgment of organized American banking is bound to express itself. If the question of an unprecedentedly high protective tariff at a time when Europe ought to be paying her debt to us in goods is for the moment more of a political than an economic controversy, the question of upholding the sound "deflation" policy pursued by the Federal Reserve in the dangerous times of 1920 is immediate and vital. The convictions of a national banking convention ought to be and undoubtedly will be expressed with decision and emphasis at a moment when public opinion, notably in the agricultural districts which suffered most from the inevitable fall in prices, is in a somewhat chaotic state regarding the matter of regulation of credit, at a time when regulation is necessary to save the financial organism from disaster.

CLARK OF THE OREGON.

Like GEORGE DEWEY, Rear Admiral CHARLES E. CLARK, who died in California on Sunday, was a native of Vermont. It is a State that has its naval annals of hard-fought battles with the British on the inland sea of Lake Champlain. CLARK was born on the other side of the Green Mountains, at Bradford, where life is like the placid flow of the Connecticut, on whose western bank it stands, with its church steeples rising from groves of elms and maples. Montpelier, most rural of capitals, of which it is said that the cows grazing on high pastures look in at the State House windows, claims GEORGE DEWEY. Neither seems to have had any "call" to the sea. DEWEY was of half a mind to seek an appointment as a cadet at West Point. But both of these Vermont lads received their baptism of fire in the Civil War—DEWEY with FARRAGUT at New Orleans and Port Hudson, CLARK in the battle of Mobile Bay; and both proved themselves of heroic mold in the war with Spain, DEWEY making history at Manila and CLARK taking the Oregon under forced draught from the Pacific Coast round Cape Horn to the Caribbean in time to play a distinguished part in the battle of Santiago.

When CLARK'S name is mentioned, it is usually in association with the famous voyage of the Oregon, but no Captain of a battleship had more to do with sinking and driving ashore the ships of CERVERA'S squadron in the fight off Santiago on July 3, 1898, than the man who had brought the Oregon in a hurry from San Francisco. She was the only big ship that had full steam up when the Spaniards came out to risk the run for Havana. CLARK was always looking ahead, always prepared and ready. The Oregon's boilers were not used for condensing, and were thus saved from scale, in the long voyage to the Caribbean, the crew putting up with short allowances of water. Writing about the success of this plan, Admiral CLARK once said that he called his men together and explained "what "could be done if humanity was sacrificed for machinery." There was not a complaint, "or, indeed, a rueful expression," while the Oregon was pounding through the surges to join SAMPSON. "A happier crew never sailed the sea," said their commander. The men were willing to put up with privation for the sake of a leader whose discipline was always tempered with kindness.

When the Oregon reached Rio de Janeiro, "the Navy Department," said CLARK, "cabled me that in an "emergency—meaning the approach "of the enemy's fleet—I could re-"main there under the plea of dam-"aged machinery." But CLARK was soon out of Rio, steering north, to take his chance with the Spaniards. Of the department's suggestion he said, with a tinge of irony, "this was "considerate, but it threw the re-"sponsibility upon me for a further "advance." Steaming into Jupiter Inlet, he replied to an inquiry from SAMPSON whether he could make thirteen knots to join the fleet: "Yes, fourteen, if necessary." And when the morning of the battle dawned CLARK was the readiest of all. In the running fight the Oregon quickly closed with the enemy, set the Oquendo on fire with a shell, riddled the Viscaya until she was in flames and beached at Assaderos, and shared with the Brooklyn the credit of driving the crippled Colon ashore. CLARK covered himself with glory that day. He was never sufficiently rewarded. He would ask nothing for himself, but his friends proposed that he be made a Vice Admiral. Congress declined even to make him a senior Rear Admiral. He was advanced six numbers in grade (four of which were quickly lost), and later the benefit of additional numbers was given him. CLARK was too modest to speak for himself, and he had no taste for notoriety. To the end of his days he had troops of friends, for he was a man of most lovable character.

THE COLLEGE ARISTOCRACY.

When President HOPKINS of Dartmouth described the ideal university as "an aristocracy of brains" it seemed that he had left something out of the reckoning. Traditionally, we have given an almost equal emphasis to the development of character. "Manners Makyth Man" was the motto of the great founder of the English public school and of the intra-university college; and the spirit of WILLIAM of Wykeham survives also in America. Even when "manners" take the form of an intense rivalry in youthful sports and the hero-worshipping of the athlete, educators have conceded that, the heart of youth being what it is, the contests of field and stream are valuable as a school of courage and self-restraint, of self-sacrifice and loyalty. But if the Dartmouth epigram left something to be desired, so also does the outgiving of the Dean of the Yale Divinity School in his welcoming sermon to freshmen.

Only one man can lead his class, said Dean BROWN, and those who graduate summa cum laude, or even with a plain cum laude, "are always few." They are "greatly outnumbered" by those who graduate, as one of them put it, "mirabile dictu." But Dean BROWN was not dismayed at this preponderance of graduates by the skin of their teeth, these fortunate survivors of adventurous encounters with the Faculty. Character was the one thing needful, and "every man here "can develop character of the highest "type." As an illustration of this aristocracy attainable by one and all, he sketched the career of a freshman who arrived forty-eight years ago and is now Chief Justice of the Supreme Court; but, fearing that WILLIAM HOWARD TAFT might seem to the freshmen "ancient history, almost as remote as the Battle of Marathon," Dean BROWN courted modernity by describing the career of a graduate of last year who, though he had been captain of both football and baseball teams, had also achieved the distinction of being elected class deacon. "It did "our souls good just to see him walk-"ing up and down the aisles of Bat-"tell Chapel with the bread and wine "of the Sacrament." The appeal of that example is obvious; but surely something more is requisite to justify the claims of a university to be "the mother of men."

When the function of the university can be caught and caged in a verbal formula it will no longer be worthy the rhetorician's pains; but it may be worth noting that the ideal of an aristocracy of brains is no more disquieting than that of an institution that undertakes to develop "character of the highest type" out of the graduate mirabile dictu.

BORAH MOUNTS THE HIPPOGRIFF

Senator BORAH, who talks so much sound sense, has the defect of his good qualities. Desiring that his soul shall be like a star and dwell apart, he wanders into the eccentricities of professional radicals and wrong-headed sentimentalists. When in Chicago he set an audience of 5,000 persons into frantic cheers for EUGENE V. DEBS, wasn't there another BORAH inside of Orator BORAH who asked himself, like PHOCION, similarly applauded, "What have I said that is foolish?"

President HARDING was called upon by the assembled thinkers, appropriately presided over by Colonel RAYMOND ROBINS, immediately to release all "political prisoners." That is a phrase which means nothing. Various offenses and grades of offenses were committed in violation of wartime laws. In July, when some tender souls asked Mr. HARDING to free all persons imprisoned for that violation, he said that each case would be considered separately, but that "he would never, "as long as he was President, pardon "any criminal who was guilty of "preaching the destruction of the "Government." It is true that Mr. DEBS was the most energetic and pernicious domestic foe of the United States in the war, "a very dangerous man," as Attorney General DAUGHERTY, recommending the commutation of his sentence as "a gracious act of mercy," called him; a man the cost of whose "opposition to law and orderly "Government * * * in life and "treasure" it was impossible to estimate; a man whose way, if he could have had it, would have left us with "no Government" and "no country."

That commutation was an admitted concession to the sentimentalists and to the members of the Socialist Party, who reverse the decision of the Supreme Court and hold the Espionage act unconstitutional. Some seventy-five noble persons, most of them ornaments of the I. W. W., are still "incarcerated in a dungeon," victims, according to Mr. BORAH, of the Government's attacks on "free speech." But Mr. BORAH knows perfectly well that the right of free speech is by no means absolute. The New York Court of Appeals said in People v. Most:

> While the right to publish is thus sanctioned and secured, the abuse of that right is excepted from the protection of the Constitution. * * * Mr. Justice STORY defined the phrase to mean "that every man shall have "the right to speak, write and print "his opinions upon any subject what-"soever, without any prior restraint, "so always that he does not injure "any other person, in his rights, per-"son, property and reputation; and "so always that he does not thereby "disturb the public peace or attempt "to subvert the Government."

And the Supreme Court said in the case of Schenk v. the United States that the infringement of constitutional liberty of speech rests upon the determination of the fact if the "words "are used in such circumstances and "are of such a nature as to create a "clear and pressing danger that they "would bring about the substantive "evils that Congress has a right to "prevent." Mr. BORAH'S sonorous reading of the clause from the Constitution forbidding Congress to make any law abridging the freedom of speech or the press has nothing whatever, necessarily, to do with the cases he was talking about. Freedom of speech or the press doesn't include the little freedoms to which the philosophers of the I. W. W. and the downtrodden victims of the Espionage act treated themselves. Mr. BORAH is a courageous, intelligent and independent man. Hence one is the more concerned to see him reduce his arguments to absurdity by demanding the recognition by the United States of Soviet Russia, a Government that insists, in the way we know, upon freedom of speech, of the press and of public assemblage.

TOPICS OF THE TIMES.

Colleges Again Attacked.

Whether too many or too few young men and maidens go to college these days is not very important in comparison with a question raised by Professor JOHN DEWEY in the current New Republic. He says—and when Dr. DEWEY says anything one at least has to listen—that if the object of education is to make its—what should one say?—its recipients, its beneficiaries, better able to discriminate, to make distinctions between what is true and what is false, between sound and sense, between what is conspicuous and what is important, then education as given by our colleges is not only backward, but is retrograding.

If anything more severe ever has been said about our "institutions of learning"—by anybody with a right to an opinion about them, that is—it cannot be recalled. Lest we be too much discouraged, however, Dr. DEWEY assures us that the reason why "this is the era of bunk and hokum" is external, not "any inherent deterioration of intellect and character." The railway, the telephone and telegraph, and most of all the cheap and enormous output of innumerable printing presses, daily have subjected to the judgment of multitudes who would be shrewd enough in dealing with the small affairs of their vicinage matters remote and momentous and unfamiliar.

It is in forming opinions on these unfamiliar matters that the untrained majority of human beings are exposed to the machinations of those with special interests to serve—to propagandists, in short. And it is of failing to equip their students with the power to recognize propaganda, and to resist or reject it, that Dr. DEWEY accuses the colleges. He is fair enough to admit that far from all the propagandists are villains. Often they half believe what they say, and often, as in the war, they distort or conceal the truth with high motives and from what they sincerely regard as necessity for the saving or serving of noble causes. They are themselves the victims of a training that has left them unable to see the ultimate, inevitable consequences of deception, no matter how pious.

A Mistake Made by Reformers.

In the course of his article Dr. DEWEY gives what he regards as the explanation why reformers so often fail. They "attribute to conscious design and set purpose most of the bad consequences to which attention is suddenly called." "The real causes of the evils against which they contend usually lie much deeper than the conscious intentions and voluntary plans of the individuals against whom they direct their efforts."

That well may be why it is that the millennium so obstinately refuses to follow the overthrow of this or that gang of grafters in a city, the changing of an administration in the State or nation. Again there appears the lack of training in discrimination between effects and causes, between reality and its opposite, and again Dr. DEWEY blames the schools.

Their chief fault, in his opinion, is that a large portion of current material of instruction is unrelated to the exigencies of the day. That is the negative side of their error; its positive side "consists in a systematic, almost deliberate, avoidance of the spirit of criticism in dealing with history, politics and economics. * * * If the average boy and girl could be walled off from all ideas and information about social affairs save those acquired in school, they would enter upon the responsibilities of social membership in complete ignorance that there are any social problems and political evils and industrial defects."

This is to exaggerate a little—perhaps more than a little. There are colleges not a few with a right to protest that at least they have glimpsed the need for revealing to their students that the world is not yet perfect and are doing what they can to assist in the search for truth rather than the accepted conventions of a sect or party.

He Declares Them Anaesthetics.

A good many people besides the students at Princeton University would do well to ponder what President HIBBEN, in the course of the chapel address with which he opened the new term, told his boys about the "movies." He had warned them that, in full accord as he was with athletic interests and campus activities, they are not the chief reason for going to college. Then he picked out one "activity" as having little of his sympathy. "It is not really an activity," he said, and went on:

> It is rather a wholly passive form of amusement, an anaesthetic to the intellect, it is the habitual attendance at the moving picture halls night after night, week after week, throughout the year. It is certainly a waste of time, a sapping of your mental energies and turning them wholly aside from the courses of intellectual pleasures which have lasting and satisfying value.

So there are college students who go to the picture theatres "night after night, week after week, throughout the year"! Did President HIBBEN mean that the same students are subjected continuously to what he charitably applied no harsher term than anaesthesia, or is his charge only that some students are present at every one of these shows? If only the second meaning was his, the situation is not so bad—not bad at all, perhaps. The other, if true, is nothing less than appalling.

Generous Under Compulsion.

Commissioner ENRIGHT doubtless could and would say to the correspondent of THE TIMES who described in a letter printed yesterday how automobilists are held up and practically forced to buy tickets in the sale of which policemen are interested that they were the victims of overzeal in a good cause, not of any instructions or even of permission from him or any of the higher department officials.

That, however, is not enough. Authorized or unauthorized, the thing is wrong and should be stopped. It justly offends the public, friendly as it is to the police and willing to help them in all proper ways; it turns the policemen into sturdy beggars, and brings into play a compulsion wholly illegitimate.

The police have enough to do without collecting money on the street for themselves or anybody else, and the sooner it is stopped the better for the reputation of the force. Commissioner ENRIGHT can stop it, and therefore until he does he is responsible for it.

PHYSICIANS IN THE BIBLE.

Relations Between Religion and Science in Matters Medical.

To the Editor of The New York Times:

"Episcopalian" might have adduced a better illustration from the Bible in regard to therapeutics and religion than those which he quoted—assuming he is willing to grant canonization to that great work called "Ecclesiasticus," which intrinsically has better right to be classed as "Scripture" than, e. g., "Ecclesiastes" or "Chronicles."

In the thirty-eighth chapter of this fine piece of wisdom-literature occur sayings which illustrate more truly than do the quotations of "Episcopalian" the right relation between religion and science in matters medical.

"Honor a physician according to thy need of him with the honors due unto him;
For verily the Lord hath created him.
For from the Most High cometh healing;
And from the king he shall receive a gift. * * *
The Lord created medicines out of the earth;
And a prudent man will have no disgust at them.
Was not water made sweet with wood,
That the virtue thereof might be made known?
And He gave men skill,
That He might be glorified in His marvelous works.
With them doth He heal a man,
And taketh away his pain. * * *
My son, in thy sickness be not negligent;
But pray unto the Lord, and He shall heal thee.
Put away wrongdoing, and order thine hands aright,
And cleanse thy heart from all manner of sin. * * *
Then give place to the physician, for verily the Lord hath created him;
And let him not go from thee, for thou hast need of him.
There is a time when in their very hands is the issue for good.
For they also shall beseech the Lord,
That He may prosper them in giving relief and in healing for the maintenance of life."

STUART L. TYSON.
Princeton, N. J., Sept. 30, 1922.

A Cart Before a Horse.

To the Editor of The New York Times:

In today's instalment of "The Memoirs of the Ex-Kaiser" William states that in February, 1900, when England was in difficulties in South Africa, France and Russia proposed to him to combine with them for the purpose of crippling the naval power of England. He rejected their proposal and informed Queen Victoria of that offer.

In another part of that instalment William states that in 1899 he with his wife and two of his sons paid a visit to his royal grandmother, when she heartily thanked him for his rejection of the Russo-French proposal. In 1899 Victoria expressed her gratitude to William for a service rendered her in 1900.

During that visit of 1899 the royal grandmother did not conceal from her grandchild "how unwelcome the whole Boer War was to her."

If I am not mistaken the Boer War began in October, 1899. I was living in England at that time and it had never come to my knowledge that at the commencement or during the prosecution of that war the Kaiser had been visiting England.

The above declarations of the Kaiser are, therefore, beyond my understanding. Can you enlighten me? HENRY GREEN.

New York, Oct. 1, 1922.

[We cannot undertake to explain the ex-Kaiser's eccentric chronology, which is as bad in several other instances as in the one given above.—ED. TIMES.]

A Wide Difference.

To the Editor of The New York Times:

"Men in prison," remarked Adolph Lewisohn in his communication to THE TIMES yesterday, "are not very different from those outside, except that they have been found guilty of an offense." What greater difference would you desire to distinguish the crook from the honest man? Isn't the "except" in this case sufficient? To those who see things in their true perspective this makes a world of difference.

C. E. JACKSON.
Brooklyn, N. Y., Oct. 2, 1922.

ENGLAND AT THE STRAITS.

England, let them accuse you as they will—
Charge that your helm Expediency steers,
To make you come off best, through all the years,
And aye your sails with winds Favonian fill.
But, when all this is said, record it still:
On danger's bound, with front defying fears,
England is there! And with or without peers,
She stands the red block from her veins to spill!
So, at this moment, men behold her braced—
The hope-forlorn of bleeding Christendom.
Ah, ready, too, again that cup to taste
Which at Gallipoli was mixed with tears . . .
Let voices in reproach awhile be dumb.
Or say, *The Virtue of her faults is Across!*

EDITH M. THOMAS.

WELCOME JURISTS' MEETING

Dutch Announce War Laws Conference Set for Dec. 10.

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Special Cable to THE NEW YORK TIMES.

THE HAGUE, Oct. 2.—Official announcement was issued today by the Dutch Ministry of Foreign Affairs that the Commission of Jurists formed according to resolutions drawn up at the Washington Conference for Limitation of Armament Feb. 4 would meet here Dec. 10 to discuss existing international laws and new developments pertaining to methods of attack and defense which were unknown at the time of The Hague Conference in 1907.

Representatives of America, Great Britain, France, Italy and Japan will form the commission, each power being represented by two jurists. It is understood that one of the chief questions to be discussed is the use of poisonous gases.

Needless to say, Netherlanders, who always supported disarmament and who like to consider The Hague as the seat and centre of international law, are delighted at the prospect of another international conference here.

As already cabled, John Bassett Moore of the World Court received a request from Washington in August to return to The Hague this Fall in order to represent the United States on the commission. Mr. Moore, who is still traveling in Europe, was recently in Geneva to discuss the regulation of expenses of the World Court with the League Council and the reduction of the salaries of some of the World Court officials.

URQUHART DEAL OPPOSED.

Krassin Had to Fight Hard for It in Soviet Councils.

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Special Cable to THE NEW YORK TIMES.

MOSCOW, Oct. 2.—It has not been all plain sailing for the famous Urquhart contract. More than one point in the agreement as outlined by Mr. Urquhart in London met with considerable objection here.

The strongest argument against it was that adversaries of the Soviet Government declared it was proof that the latter had been forced to yield to capitalism. The Communists not unnaturally are rather touchy on this point, even though they believe the argument is not justified by the facts in the case.

At any rate it appears M. Krassin had to fight hard for his agreement with Mr. Urquhart. He pointed out its importance from a national standpoint and urged that if Russia refused to ratify he might as well give up the business of trying to arrange concessions with foreigners. This argument carried so much weight that a commission of experts appointed to study the matter has decided that the agreement ought to be ratified.

Whether the Central Executive Committee, in whose hands ratification rests, will accept this recommendation will depend largely on the course of international affairs in the near future. Obviously if England supports the Russian desire to be admitted to the Near Eastern conference the situation will be different from what will happen if England turns Russia down.

REPORTS ON WOMAN LABOR.

Mrs. Spreckels Recommends Adoption of French Laws Here.

WASHINGTON, Oct. 2.—Suggestion that many steps taken by European countries to protect women in industry well might be adopted by the United States is made in a report to Secretary Davis today by Mrs. Alma de Bretteville Spreckels of San Francisco, who for three months had been investigating conditions affecting working women abroad.

Among such laws, she said, were those particularly of France which forbid any unmarried employer to lodge as apprentices, minor girls; which concern the rest of women before and after childbirth; which concern the employment of women working at home in the manufacture of clothes; which regulate the rights of the married woman regarding her employment and the economy arising from the same; which concern obligatory rest for women and children by legal holidays in industrial establishments; which forbid women working in underground mines or pits, and which concern especially hygiene and security for woman and child labor.

Mrs. Spreckels was in Paris when Secretary Davis commissioned her to investigate in behalf of the Women's Bureau of the Department of Labor conditions in Rumania, Serbia, Italy, France and England. She saw women engaged in many occupations and found they showed aptitude and ability which were astounding.

AMUNDSEN IN WINTER POST.

Preparing to Attempt Polar Flight From Alaska in Spring.

SEATTLE, Oct. 2 (Associated Press).—Word direct from Captain Roald Amundsen that he and his pilot, Lieutenant Omdahl, will hop off from Wainwright, Alaska, in the latter part of next May or the first of June to fly across the North Pole to Spitsbergen, was brought to Seattle today by E. J. Ward, Government teacher at Wainwright.

Amundsen plans, Ward said, to make the flight of approximately 1,700 miles across the Polar solitudes in one jump, carrying for subsistence only a bottle of hot tea and a sandwich. When he left Wainwright Amundsen and Omdahl were building their Winter quarters, a cabin on the beach near the school house. They were well supplied with food and fuel, having killed two whales, some walrus and seal, and having a reindeer herd of 4,000 and a coal mine near by.

The schooner Maud, Amundsen's exploration ship, Ward says, was drifting northward in the ice floe at such speed that the explorer was of the opinion that it might cross the Pole and reach Spitsbergen in a year, though it may take longer. The Maud is provisioned for seven years.

ANCIENTS VISIT BERMUDA.

Boston Artillery Company Is Honored by the Authorities There.

HAMILTON, Bermuda, Oct. 2.—The Ancient and Honorable Artillery Company of Boston arrived here this afternoon on the steamer Port Hamilton. They were met by officials of the city and a contingent of military and naval officers.

An address of welcome to the visitors was read by E. A. Walker, Acting Mayor.

Headed by Edwin Clay Merrill, the American Vice Consul, the Americans marched through the city to Government House, where an official call was made on the Governor General, Sir John Asser, who later returned the visit on board the Port Hamilton.

A reception will be held at Government House Tuesday and a banquet at the Princess Hotel Wednesday evening in honor of the Americans, who will sail Thursday morning on their return trip to the United States.

NEW ORLEANS GIFT TO PARIS

Flag Embroidered by American Girls Presented to the City.

PARIS, Oct. 2.—André Lafargue, on behalf of the City of New Orleans, today presented to the city of Paris a New Orleans flag embroidered by the girls of that city. Louis Peuch, President of the Municipal Council of Paris, thanked Mr. Lafargue and the city of New Orleans, recalling the celebration of the bicentenary of the foundation of New Orleans, in which all Frenchmen were profoundly interested.

SUTHERLAND SEATED ON SUPREME BENCH

New Justice Sworn In as Court Resumes After Its Summer Recess.

GREETED BY CHIEF JUSTICE

Members Then Adjourn to Pay the Usual Visit of Respect to the President.

WASHINGTON, Oct. 2.—The Supreme Court reconvened today after the Summer recess for the October term, and after inducting into office former Senator George Sutherland of Utah to fill the vacancy caused by the recent resignation of Associate Justice John H. Clarke of Ohio and admitting to practice thirty-five attorneys, it adjourned to call at the White House for the usual visit of respect to the President.

When the court, headed by Chief Justice Taft, entered at noon the old Senate chamber in the Capitol, where its sessions have been held for years, the chamber was crowded while a long line stood in the corridors seeking admission.

Justice Sutherland, in his robes, remained behind the screen at the rear of the bench, while the Chief Justice explained that a vacancy had occurred during the recess and that the judicial oath would be administered to the new Justice. Stepping to the platform beside the Chief Justice, Justice Sutherland impressively repeated the oath of office, enunciating the clauses after the Chief Justice distinctly and with emphasis.

The Chief Justice then formally welcomed the newcomer to the bench and he was conducted to his seat at the end to the left of the Chief Justice, where he was again welcomed, this time by Justice McReynolds, who occupies the next seat.

Justice Pitney was the only absentee, being confined to a sanitarium near this city in Morristown, N. J. His colleagues on the bench are apprehensive over his condition, which is serious, according to reports reaching them.

At the White House the members of the court were ushered into the Blue room, where, formed in a horseshoe line they were joined by the President, who formally greeted each and then, laying formality aside, cordially engaged in a running conversation, in which several of the court members joined.

MISSION TO AFRICAN WILDS.

French Museum of Natural History to Send Expedition.

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Special Cable to THE NEW YORK TIMES.

PARIS, Oct. 2.—The French Museum of Natural History is preparing to send to French Western Africa next month one of the most thoroughly equipped and best organized exploring parties that has left France in the last hundred years.

The mission will be headed by Dr. Millet Horsin, who will be accompanied by his wife, a Captain of Colonial troops and a staff member of the museum. The party will be in the African wilds two years, during which time they expect to catalogue all the flora and fauna of the French Soudan, the Ivory Coast, Guinea and the territories of the Upper Volta and Niger. The mission will also occupy itself with the natural economic possibilities of these colonies.

It will maintain communication with the museum and report discoveries as rapidly as they are made.

WANTS NEW COURTS.

McAdoo Finds Domestic Relations Tribunes Inadequate.

At the hearing on the 1923 budget requests before the Committee of the Whole of the Board of Estimate, the need for the establishment of additional Domestic Relations Courts to dispose of the increasing number of non-support cases was presented by Chief Magistrate William McAdoo yesterday. The Chief Magistrate said that collections in the last five years had increased five-fold. In the last year 1,100 cases were handled, resulting in a total distribution of $2,012,554. This necessitated an average collection and distribution of about $14,000 for each court day.

The Chief Magistrate asked for the men to take care of the extra work, and he also wanted courts and attendants in Queens and The Bronx.

Joab Banton, District Attorney of Manhattan, surprised the committee by submitting a budget lower than that for the present year. He asked for $819,000 to run his department for 1923, although it cost him $819,000 for the present year.

RICCI EXPECTS TO RETURN.

Italian Envoy's Delay Laid to Injury in a Fall.

WASHINGTON, Oct. 2.—Despite frequent reports to the contrary, unofficial but authentic advices received here from Rome today indicate that Ambassador Ricci, who is now in Italy on leave of absence intends to return to his post in Washington.

The rumors that have been circulated of a change in Italy's diplomatic representation here were explained as doubtless having their origin in the expiration of the time limit of Ambassador Ricci's leave of absence without sign of his leaving Italy. This is understood here to have been occasioned by a desire to continue treatment for an injury sustained recently by the Ambassador through a fall.

CUTS MONEY ORDER RATE.

Ten-Cent Reduction on Pound Sterling Granted by the Post Office.

WASHINGTON, Oct. 2.—Reduction of the conversion rate on money orders payable in Great Britain from $4.80 to $4.70 to the pound sterling, effective Oct. 4, was announced today by the Post Office Department on the ground that the department desired to "give its patrons the benefit of every material reduction in the exchange market."

Assistant Postmaster General Glover said that though the present comparatively low rate of sterling, measured quoted by New York banks, may last but a short time, the department decided nevertheless that it could make the concession, although it may be necessary shortly to return to the old rate."

LEHIGH MODIFIES EMBARGO.

D., L. & W. Freight Restrictions Remain in Force.

The Lehigh Valley Railroad yesterday modified its embargo on carload shipments established last week. The priority order of the Interstate Commerce Commission covering coal, coke and perishable freight remains in force. This new order became effective at midnight on Sunday, after the four-day embargo expired, and will be modified further as soon as conditions permit.

The Delaware, Lackawanna & Western, according to officials, is not in a position to remove restrictions at present.

MISS FLOYD-JONES WEDS HOYT SHERMAN

St. Louis Girl Marries Winner of the Croix de Guerre in Jamestown, R. I.

CAROLYNE HYDE ENGAGED

Daughter of Mrs. Francis de L. Hyde of Plainfield to Wed William H. Woodin Jr.

Miss Katherine Floyd-Jones of St. Louis and Hoyt Sherman, son of Mrs. Charles M. Sherman of 100 East Fifty-fifth Street, this city, were married yesterday at noon at Jamestown, R. I. Only a few members of the immediate families were present. Richard Sears of Boston acted as best man.

Mr. and Mrs. Sherman will make their home in Tampico, Mexico, where Mr. Sherman represents the New England Oil Refining Company of Boston. He is a grand-nephew of General Sherman and of Senator John Sherman, and a grandson of General J. J. Barlettt, one time United States Minister to Norway and Sweden.

During the war Mr. Sherman, who is a graduate of Harvard, served with the 369th Regiment, and was gassed and wounded. He received the Croix de Guerre for bravery. His brother, Lieutenant John B. Sherman, is aid to General Sladen and is stationed at West Point.

Hyde—Woodin.

Mrs. Francis de Lacy Hyde of Hydewood Hall, Plainfield, N. J., announces the engagement of her daughter, Miss Carolyne Hyde, to William H. Woodin Jr., a son of Mr. and Mrs. William H. Woodin of 752 Park Avenue, this city, and Dune House, East Hampton, L. I.

Mr. Wedin's father is a Director and member of the Executive Committee of the American Car and Foundry Company, the American Locomotive Company and a number of other corporations. Miss Hyde, her mother and her brother, Oliver E. Hyde, have spent some time in India, making their headquarters at Calcutta. No date has been announced for the marriage.

Lawson—Reboul.

The marriage of Miss Garetta H. Reboul, daughter of Mr. and Mrs. Homer W. Reboul of St. James, L. I., and Joel Smith Lawson of this city took place last Saturday at Woodcrest, the home of the bride's parents in St. James. The ceremony was followed by a large reception.

Mrs. Thomas Mackie was matron of honor and the bridesmaids were Miss Anna Lawson, sister of the bridegroom, and Miss Polly Smith. William Stanley Lawson was best man and the ushers were Jean B. Reboul, Alexander Zabriskie, Edmund Thomas Smith and John Bettridge. After their honeymoon Mr. and Mrs. Lawson will live at 51 East Eighty-seventh Street.

Brush—Coates.

Mr. and Mrs. George de Forest Brush of Dublin, N. H., have announced the engagement of their daughter, Miss Jane Brush, to Winslow S. Coates, son of Mr. and Mrs. Arthur Coates of Montclair, N. J. Miss Brush's father is a noted American painter.

Schmidt—Clark.

Mr. and Mrs. Theodore Schmidt of Glen Head, L. I., announce the engagement of their daughter, Miss Ruth Lillian Schmidt, to Allan Gray Clark, son of Mr. and Mrs. LeGrand Clark of Brooklyn. Miss Schmidt attended Packer Institute.

MISS LORD'S BRIDAL PARTY.

Her Marriage to A. C. Taylor in Church of the Heavenly Rest Oct. 14

Mr. and Mrs. Frederick Reuben Lord of The Orchard, Greens Farms, Conn., have issued invitations for the marriage of their daughter, Miss Carolyn Chase Tiffany Lord, to Arthur Canning Taylor, which is to take place on Oct. 14, at 7 o'clock, at the Church of the Heavenly Rest, this city.

Miss Martha Taylor, a sister of the bridegroom, is to be maid of honor, and the Misses Louise Maslne of Rye and Marjorie Shaw of Ossining are to be the bridesmaids.

Roy Sherman of this city will be best man, and the ushers will be Wallace Garland of Pittsburgh, Paul Bray of this city, Theodore Bray of Youngstown, Ohio, and Graham Maheffey of Boston, all of whom were classmates of Mr. Taylor at Yale, class of '21.

A small reception for relatives and intimate friends will be held at the Hotel Cotham.

Steiner-White Wedding Today.

Miss Myrtle Elizabeth White of Spring Lake, N. J., and Harold A. Steiner of Asbury Park, N. J., will be married today in this city by Supreme Court Justice Erlanger. A luncheon for the immediate families will follow at the Biltmore.

Mr. Steiner was an officer overseas in the 184th Aviation Squadron during the war, and is the present golf champion of the Hollywood Club and the Inwood Country Club.

Bryan Wedded 38 Years.

LOS ANGELES, Oct. 2.—Mr. and Mrs. William Jennings Bryan celebrated the thirty-eighth anniversary of their wedding yesterday at the home of their daughter, Mrs. Richard L. Hargrave, here. They received about 100 guests, including William G. McAdoo, Richmond Pearson Hobson, Dr. Rufus B. von Kleinsmid, President of the University of Southern California, and Isadore B. Dockweiler of Los Angeles. Mr. and Mrs. Bryan have two daughters, a son and ten grandchildren.

RABBI SCORES KU KLUX KLAN

Rev. Abram Hirschberg of Chicago Also Assails Harvard.

CHICAGO, Oct. 2.—The Rev. Abram Hirschberg, rabbi of Temple Sholom, speaking at the Community Yom Kippur Observance, denounced the Ku Klux Klan for its bigotry, Harvard University for what he called its narrowness, and assailed William Jennings Bryan for his fight against Darwinism.

"If the Jewish religion were accepted there would be no strikes, no periodical interruption of industry," he also asserted.

"Judaism is against intolerance of every kind," he said. "It has no place for the blind, fanatical hate of a Ku Klux Klan or of a Harvard University. The situation that exists at that narrow institution could not prevail in any institution presided over by a Jew. The Jew recognizes the democracy of learning, that every one ought to have an equal opportunity."

NC-9 to Try Norfolk-Detroit Trip.

WASHINGTON, Oct. 2.—Navy Seaplane NC-9, sister ship to the NC-4, which made the first transatlantic flight, will leave Hampton Roads tomorrow en route to Detroit by way of the inland waterways, carrying navy personnel to the flying contests there on next Saturday. The NC-9 will go to New York City, up the Hudson across Lakes Champlain and George and down the Great Lakes, flying over Niagara Falls to Detroit.

SOCIAL NOTES

New York.

Mr. and Mrs. William Constable Breed of 42 East Eightieth Street are sailing on the Majestic on Saturday for Europe. Mr. Breed plans to return in about five weeks, but Mrs. Breed will spend the Winter in the South of France.

Mrs. Robert Byron Duke Jr. is at the Plaza for a few weeks after her trip to London and Paris, prior to occupying her home in Westchester during the Autumn.

Thomas Powers, who is at Newport, will sail for London in November.

Mrs. Morton L. Schwartz gave a luncheon yesterday at Pierre's, Mrs. Norrie Sellar, Mrs. E. R. Thomas and Mrs. George Rose being among her guests.

Miss Amie M. C. Arrowsmith, who formerly resided at the Buckingham and who spent the Summer at East Hampton, L. I., is at the Lorraine for the Winter.

Mrs. Biddle Duke, who has returned from a week-end visit with her parents, Mr. and Mrs. A. J. Drexel Biddle, entertained a luncheon party yesterday at the Ritz-Carlton. Miss Mary Brown Warburton of Philadelphia was one of her guests.

Mrs. Francis F. Palmer gave a luncheon yesterday at Delmonico's, taking her guests afterward to the polo tournament at Meadow Brook, L. I.

Dr. and Mrs. Louis Faugeres Bishop have closed their place at East Hampton, L. I., and are at their town home, 114 East Seventy-second Street.

Mr. and Mrs. C. Heath Bannard Jr. are being congratulated on the birth of a son, Yorke Heath Bannard, in Chicago on Sept. 29. Mrs. Bannard was formerly Miss Charlotte E. Hibbard and is the daughter of Mr. and Mrs. Omri Ford Hibbard of Brooklyn.

Mrs. James W. Gerard and Mrs. Oliver H. P. Belmont were among those entertaining at luncheon yesterday at the Marguery.

Mr. and Mrs. Alfred C. Bossom, who have been traveling in England and Scotland, will arrive on the Majestic today.

Former Senator William A. Clark arrived at the Plaza yesterday to meet Mrs. Clark, who came from Paris. They will be at the Plaza for a month.

Mrs. William Post was the guest of Mrs. James Lowell Putnam at luncheon yesterday at Sherry's.

Mrs. John G. Dale and her daughter, Miss Daphne Lentilhom Dale, are sailing tomorrow on the Paris for a trip to England, France and Italy. They will return before the Christmas holidays, when Mrs. Dale will give a reception for her daughter, who is one of the coming season's débutantes.

Mr. and Mrs. Faris R. Russell, who are at the Ambassador, entertained there at luncheon yesterday, Mrs. John T. Arthur also giving a luncheon.

Colonel and Mrs. Linwood E. Hanson, who have come from Boston, are at the Astor for a few days before returning to Washington, D. C.

Mr. and Mrs. Harry S. Black entertained the former Ambassador to France and Mrs. Hugh C. Wallace at dinner last evening at the formal opening of the terraced restaurant at the Plaza. Count and Countess Henri Bonifface de Castellane, Mrs. Ambrose Monell, Mr. and Mrs. Lewis S. Chanler, Mr. and Mrs. Anson L. Clark, Mr. and Mrs. Henry Stuyvesant Dudley, Professor and Mrs. H. Fairfield Osborn and Edward J. Berwind and his cister, Miss Julia Berwind, were among others giving dinners.

Mr. and Mrs. Reginald Auchincloss are receiving congratulations upon the birth of a son, Bayard Cutting Auchincloss, at their town house, 16 East Eighty-ninth Street.

Mrs. Wallace P. Harvey is at the Vanderbilt for a few days before opening her home at 570 Park Avenue.

Mr. and Mrs. Adolf Pavenstedt entertained at dinner at the St. Regis last evening for Admiral and Countess de Faramond de Lafaldi. Mrs. Robert Montgomery, Miss Helen Montgomery, Mr. and Mrs. McDougall Hawkes and Count de Perigny.

Newport.

Moses Taylor of New York is having erected at Glen Farm in Portsmouth a new Summer residence and a boathouse and pier, the latter to extend out into the Seaconnet River for 200 feet from the shore.

Mr. and Mrs. George B. de Forest, who have spent the Summer at Hill Top Inn, yesterday joined Mrs. de Forest's sister, Mrs. Howard Gill, at her home on Pelham Street, where they will spend the next two months.

Hill Top Inn closed for the season yesterday.

Miss Katherine Cortaisza, who recently returned from Europe and a visit to the battlefields, is to give a talk at the residence of Miss E. B. Waring on Thursday morning.

Mr. and Mrs. Cornelius H. Tangeman of New York, who for the last two seasons have occupied the cottage of Mrs. Catherine K. Shedd on Bellevue Avenue, have rented the place for next season.

Mr. and Mrs. Hamilton Fish Webster, who have been touring the Canadian Rockies, have returned to their Newport residence.

Henry F. Eldridge left for New York yesterday.

Leonard Sargent and Lewis B. McGagg registered at the Casino yesterday.

G. Louis Boissevain left for New York yesterday morning by motor.

Mrs. Dudley Davis and family left yesterday, concluding their Newport season.

Mr. and Mrs. I. Townsend Burden are to close their season today.

OCEAN TRAVELERS.

Some of the passengers sailing today for Hamburg via Plymouth and Boulogne on the Reliance of the United-American Lines are Colonel and Mrs. E. A. Hamilton, Mrs. Allan A. Ryan and family, Bertram J. Perkins, William Griscom Coxe, Representative Lewis Henry, Thirty-seventh New York District, Dr. Desider Foldes, Dr. Arthur Herz, L. D. Kahn and Dr. Julius Ferber and family.

Among the passengers arriving yesterday on the White Star liner Cedric, from Queenstown and Liverpool, were J. P. Abbott, Dr. and Mrs. Charles M. Andrews, Mr. and Mrs. Herbert E. Austle, Mr. and Mrs. Theodore Badman, Mrs. J. S. Bollard, John F. C. Brinton, G. A. Burgess, R. B. Covington, Mr. and Mrs. W. H. Beaton, W. H. Crook, K. S. Chamberlain, Dr. and Mrs. William K. Draper, the Rev. William H. Darcy, Mr. and Mrs. W. S. Houston, Miss Janet L. Houston, Mrs. Charles W. King, John H. Jones, Miss Maud Odell, Miss Anna Pearce, Mr. and Mrs. Charles Urban, Mr. and Mrs. John B. Mills and John T. Nichols.

YALE TO END PANHANDLING.

Gives Tickets to Students to Send Beggars to Organized Charities.

Special to The New York Times.

NEW HAVEN, Conn., Oct. 2.—Yale is trying to eliminate the panhandler from the university campus. Thousands of dollars have been given annually by students to undeserving beggars, the university officials think.

The college authorities have distributed tickets to undergraduates to be given to persons who request cash gifts. The tickets admit the bearer to the organized charities, where they will receive a certified amount of medical or material aid, after their cases are investigated.

Yale undergraduates have been advised to make no cash contributions.

The Cameronia Sights Big Iceberg.

When the Anchor liner Cameronia arrived yesterday from Glasgow and Moville the officers reported the ship had just missed the full violence of a gale by going round the north of Ireland. A big iceburg was sighted at 3 o'clock Thursday morning in latitude 48:3 north and longitude 49:40 west, about seven miles off on the starboard bow.

Lodge Spent Little on Renomination.

BOSTON, Oct. 2.—Senator Henry Cabot Lodge reported to the Secretary of State today having made no expenditures beyond those exempted by law in his campaign for renomination in the recent Republican primary. Joseph Walker, defeated by Senator Lodge, filed an expense return of $2,270. Governor Channing H. Cox said he spent $2,449 in his successful campaign for renomination.

OFFERS ROCHESTER TELEPHONE CONTROL

George Eastman Proposes to Buy Majority Stock and Turn It Over to City.

ROCHESTER, N. Y., Oct. 2.—George Eastman, millionaire kodak manufacturer, made public tonight a letter to the Conference Committee on Rochester telephone matters in which he offers to buy the voting control in the Rochester Telephone Corporation and to donate the stock to the people of Rochester, "the title thereto to be vested in three Rochester men in no manner connected with the telephone business, to be selected under a plan which is to be developed later on."

"It must be apparent to you as it is to me, that the telephone situation in Rochester is unsatisfactory and is likely to remain so unless something can be done to alter the present conditions," says Mr. Eastman.

"The Rochester Telephone Corporation was organized in such a way that, with certain limitations, the voting control of that corporation was vested in three Rochester men, with the object of convincing the people of Rochester that the local corporation was in Rochester hands and not in the hands of the Bell company. However, the three excellent Rochester men selected to have voting control are not independent of the Bell company. On the contrary, each one of them is under obligations to that company, and this, while the voting stock is in their hands, makes their independent representation of Rochester interests impossible."

To relieve these men of "the embarrassment inevitably resulting from this situation and to put the voting control of this stock in the hands of men absolutely independent of Bell interests," Mr. Eastman proposes to buy the 666 shares of the common stock of the Rochester Telephone Corporation of the par value of $66,600, held by the three men and to turn them over to the city of Rochester.

A decrease in metered telephone rates was recommended in the long-awaited report of the Bureau of Municipal Research filed today with the joint conference board appointed at the suggestion of Mr. Eastman to try to solve the telephone tangle resulting from the installation of metered rates a year ago last July.

CATHOLIC CHAPLAIN AT YALE

The Rev. T. Lawrason Riggs, a University Graduate, Appointed.

Special to The New York Times.

NEW HAVEN, Oct. 2.—Yale will have a chaplain assigned for the religious instruction of its Catholic students in the person of the Rev. T. Lawrason Riggs, a graduate of the university, who was recently ordained to the priesthood. The appointment was made by Bishop Nilan of the Connecticut diocese. A chaplain was appointed by Christ Church of this city for the Episcopal undergraduates some time ago.

Father Riggs is a son of the President of the Riggs National Bank of Washington. He was graduated from Yale in 1910, took a four years' graduate course at Harvard and was appointed instructor at Yale, resigning as soon as America entered the World War to go overseas with Yale Mobile Unit No. 35. He was commissioned as a lieutenant and served in the Intelligence Department.

After the war he studied for the priesthood at St. Joseph's Seminary, Dunwoodie, N. Y., and later studied philosophy at the Catholic University, Washington. He took a course in theology in St. Joseph's Seminary in this city last year.

Father Riggs has spent several weeks in Europe conferring with the chaplains of Oxford and Cambridge Universities. At Oxford he found chaplains of different religious orders, some of them officially recognized.

The organization of the Catholics at Yale, of whom there are about 300, will be along the line of the Newman Clubs, which have been formed in American universities. The Catholic Club at Yale was organized by Professor Cortland Van Winkler of the English Department about ten years ago.

WINS SUSPENDED SENTENCE

Chauffeur Citing White House Experience Balked Jail Delivery.

Special to The New York Times.

WHITE PLAINS, N. Y., Oct. 2.—Because while acting as a "trusty" in the county jail here he turned over to Warden Hill two automatic revolvers, an ammonia gun and several saws entrusted to him by two other prisoners with a view of bringing about a wholesale jail delivery, Benjamin Meyers of Mount Vernon, indicted for grand larceny, escaped with a suspended sentence today. Meyers was accused of stealing two diamond rings worth $700 belonging to Selby Myers of 78 East Fourth Street, Mount Vernon, a friend.

Counsel for Meyers said he had been a chauffeur at the White House previous to the armistice, and had pawned the diamonds to aid a vaudeville artist, who later cast him aside.

Sheriff Wilmot took extra precautions to protect Meyers because of a rumor that Roy Sullivan and Harvey D. Nash, two prisoners, had planned revenge on him for informing. Meyers trembled visibly while in court.

Meyers said Nash had received two guns from a woman visitor.

Meyers was further detained for extradition on two warrants, also charging larceny.

WASHINGTON, Oct. 2.—White House attachés were unable to identify Benjamin Meyers, who testified in court at White Plains, N. Y., today that he had been employed as White House chauffeur until four months ago.

ACCUSED OF ROBBING GRAVE

St. Louis Police Also Charge Brenn and Wife With Arson.

ST. LOUIS, Oct. 2 (Associated Press). Prosecuting Attorney Mueller of St. Louis County issued warrants today charging grave robbery and arson against Harry R. Brenn and his wife in connection with the discovery that a body found in Brenn's garage at Oakville, Mo., which was destroyed by fire last Tuesday, was that of a young woman and not Brenn, as it was presumed originally.

Mrs. Brenn was arrested on Wednesday by detectives who declared the body found in the garage ruins was that of Miss Celeste Schneider, which was stolen last Monday from its grave in Mount Hope Cemetery.

The police say they have evidence tending to show that Brenn and his wife intended going to Germany. Mrs. Brenn's home, after collecting $6,000 life insurance which Brenn carried.

No trace has been found of Brenn, who left home last Monday before the fire occurred.

MILLER NAMES SECRETARY.

Major George Featherstone Fills Place Vacant Since Last March.

Special to The New York Times.

ALBANY, N. Y., Oct. 2.—Major George Featherstone of New York, Vice President of the People's Independent Trading Corporation of the United States, was appointed Secretary to Governor Miller today and was sworn in. The office had been vacant since the resignation of W. Ward Smith last March. William G. McCarthy will continue as assistant secretary.

Major Featherstone is forty years old and is a native of New York City. He has had wide experience not only in the exporting business but also as a major in the Ordnance Department and as a member of the War Department Claims Board after the Armistice.

He represented New York City at the San Francisco Exposition, and in 1915 became Secretary of the New York Board of Water Supply. He was the official representative of Mayor Mitchel to receive foreign guests and dignitaries visiting New York.

EX-GOV. GARVIN DIES AT AGE OF 81

Rhode Island Physician, a Picturesque Figure, Became Nationally Known.

ADVOCATE OF LABOR LAWS

Twice State Senator and for Sixteen Terms in the Lower House—Governor in 1902-3.

LONSDALE, R. I., Oct. 2.—Dr. Lucius F. C. Garvin, former Governor of Rhode Island, and for many years a member of the General Court of this State, died suddenly in his office here late today. He was 81 years old. His wife, who is blind, was with him when he collapsed. Although apparently in robust health, members of the family said Dr. Garvin had been suffering for some time from heart disease.

Dr. Garvin, at the time of his death State Senator from Cumberland, had just accepted nomination for his nineteenth term in the General Court. He had served two successive terms as State Senator and sixteen terms in the lower house. He was Governor of the State in 1902 and 1903. He became nationally known through his advocacy of labor legislation, including the nine-hour day.

As a physician he was widely known throughout the State and was a picturesque figure. In all his years of practice Dr. Garvin had never owned a carriage or automobile. Up to a few days ago he did his traveling by bicycle.

Born in Nashville, Tenn., in 1841, he was educated at the Newgarden Friends School at Greensboro, N. C., and at Amherst College. During the Civil War he served with the Fifty-first Massachusetts Regiment. He was graduated at Harvard Medical School in 1867, and practiced in Pawtucket before removing here. He was married in 1869 to Lucy M. Southmayd of Middletown, Conn., who died in 1896. In 1907 Dr. Garvin was married to Sarah Emma Tomlinson of Lonsdale, a graduate of the Perkins Institute for the Blind, Boston, who survives him. Two daughters by the former marriage and two sons by the latter also survive. In politics Dr. Garvin was a Democrat.

BARTLETT'S PAPERS SEIZED.

Contain $250,000 of Alleged Securities and Letters From Banks.

BOSTON, Oct. 2.—Securities with a face value of $250,000, which the police said were probably bogus, were found today in a traveling bag left at the Back Bay railroad station by Albert W. Bartlett, who is being held for the murder of F. E. Small, a Dorchester druggist, here last Friday.

The bag also contained letters of recommendation and introduction from bank officials in several cities and checkbooks of more than a score of banks scattered throughout the country. These letters, the genuineness of which was also questioned by inspectors, introduced the bearer under a half dozen names. One letter, alleged to have been written by the First National Bank of Albany, said the bearer, William H. Hall, had $10,000 on deposit in that institution, and asserted that the bank would honor any draft drawn on him.

Other letters, purporting to have originated in the Farmers' National Bank of New York, introduced the bearer under the names of A. M. Grant, A. D. Brownell, D. J. Goodwin, R. E. Wood and William H. Hall.

Other banks named on letters or checks that varied in amounts from $37.50 to $6,000 were the Hennepin National Bank of Minneapolis, the First National Bank of Minneapolis, the First National Bank of Newbern, N. C.; the Park Bank of Pittsburgh, the National Park Bank of New York, the Hudson River Trust Company of Hudson, N. Y.; the First National Bank of Poughkeepsie, the National Bank of Kansas City, Mo.; the Lowell Trust Company of Lowell, Mass.; the Security National Bank of Dallas, Texas; the Southwestern Bank of Commerce, Kansas City, and the Augusta Trust Company, Augusta, Me.

The bag also contained a cashier's certification stamp of the Hudson River Trust Company.

ALABAMA NEGRO LYNCHED.

Mob Demanding One Man in Jail Puts Another to Death.

MONTGOMERY, Ala., Oct. 3.—John Brown, a negro fireman, was taken from his home shortly after midnight by a mob and lynched, according to the report of police.

Believing that Joe Terrell, negro, arrested today at Union Springs for the killing of George Wilson, game warden, and Deputy Sheriff Partin Saturday night, was in the County Jail here, more than 1,000 persons gathered about the jail tonight. The National Guard was called out and a heavy guard was placed about the building.

County officers had announced that the negro, who had been brought here from Union Springs, later had been taken away, but declined to state where he was being imprisoned.

The mob gathered at 8 o'clock when the report was scattered about the city that the negro had been removed. Herbert Miller, a white man, was shot in the hip when several shots were fired in the mob.

HER DAY OF ATONEMENT.

Young Woman Observes Yom Kippur by Confessing to Bigamy.

"The is the day of the atonement and I wish to atone. I am a bigamist," was the statement made yesterday by a young woman who gave her name as Beasie Wallack, 20, of 171 Second Street, at the office of District Attorney Banton.

She asked Detective William Sullivan to put her in jail. He demurred until she produced two certificates, one showing her marriage to David Siegel, of 1,738 Madison Avenue, on September 29, 1921, and the second, a marriage to Antonio Versety, of 331 East 105th Street, on September 14, 1922. She was locked up in Tombs prison.

The young woman said that her first husband had not treated her well and she had left him, and that she had met Versety and without telling him of her former marriage, had married him. When arraigned in the Tombs Court she was held in $1,500 bail for examination on Oct. 9.

Reserve Officers Organize.

WASHINGTON, Oct. 2.—Officers of the Reserve Corps of the United States Army completed organization of the Reserve Officers' Association today at the first session of their three-day first annual convention. Officers from all sections of the country, representing the reserve forces of the army which are divided into nine corps areas, attended. Today's meeting was devoted principally to organization. Colonel J. W. Delafield being elected Chairman of the convention and R. E. B. McKenny Secretary.

THOMAS M. HILLIARD DEAD.

Former Managing Director of Vanderbilt Hotel Dies of Apoplexy.

Thomas M. Hilliard, formerly President of the Hilliard Hotel Company, which operated the Vanderbilt Hotel, of which he was for several years Managing Director, died suddenly yesterday of a stroke of apoplexy at his residence, 149 Elderwood Avenue, Pelham Heights, N. Y. He left a wife and little daughter. Services will be held at the home at 2 o'clock Thursday afternoon.

Born in Ireland 57 years ago, Mr. Hilliard came here as a boy and devoted most of his active life to the hotel business. He received his training under George C. Boldt at the Bellevue-Stratford in Philadelphia and the Waldorf-Astoria in this city, becoming manager of the latter. Owing to illness he severed his connection with the Vanderbilt in 1913. Later, however, he became manager of William Liddell & Co., linen importers, 53 White Street. In July, 1911, Mr. Hilliard was sued for $10,000 by Miss Susan Yeomans, a manicurist, who alleged that he struck her in throwing her out of his apartment in The Alwyn, Fifty-eighth Street and Seventh Avenue.

DIES OF TUSSLE WITH FISH.

Chicago Woman Collapses in Struggle, Paralysis Ensuing.

Special to The New York Times.

CHICAGO, Oct. 2.—A nervous collapse brought on a week ago by a rod-and-line tussle with a huge muskallonge in Tomahawk Lake., Wisconsin, is said to have caused the death today of Mrs. Grace T. Carr from paralysis induced by a blood clot on the brain.

Mrs. Carr, who was Secretary to Albert Bunge, head of the Bunge Coal Company, for many years, was the guest of Mr. Bunge's sister at Tomahawk Lake, when she hooked the fish. She played it five minutes, refusing assistance, and then suddenly collapsed.

After three days' treatment at the fishing lodge, Mrs. Carr's condition so increased in seriousness that she was brought to Chicago last Tuesday. She was first taken to the Bunge residence and then to the Washington Boulevard Hospital, where she died.

The Rev. Dr. Byron Stauffer.

TORONTO, Oct. 2.—The Rev. Dr. Byron Stauffer, preacher and writer, died at his home today in his fifty-second year.

A native of Kitchener, Ont., he taught school there for a number of years, then became a member of the staff of The St. Louis (Mo.) Chronicle. While in the employ of that paper he became a voluntary prisoner in Missouri Penitentiary, investigating conditions. His articles on his experiences led to the conviction of prison attachés on charges of cruelty.

He then became a Methodist minister, occupying the pulpit at Grace Methodist Episcopal Church in Buffalo, N. Y., for twelve years, after which he came to the Toronto Bond Street Congregational Church. Later he established here the City Temple, a church for all denominations.

Edward J. Tupper.

STAMFORD, Conn., Oct. 2.—Edward J. Tupper, three times Mayor of this city and Chairman of the Republican Nomination Committee from 1904 until 1921, died in the Stamford Hospital here tonight in his sixty-ninth year.

Mr. Tupper was born in Nova Scotia and went to Boston as a young boy. He married Miss Elizabeth Elliott of Winham in 1883 and came to Stamford, where he entered the banking business.

Obituary Notes.

Mrs. JULIA THEOBALD SCHLEY, widow of Frederick Schley, a manufacturer of printers' supplies, died on Saturday at the Peck Memorial Hospital. She was 73 years old and lived at 256 Seventy-ninth Street, Brooklyn.

Mrs. CAROLINE MOORE, a member of an old Brooklyn family and wife of George Allen Moore, died at her home in Ross, Cal., on Saturday.

JOSEPH F. CONROY, well-known in business circles in the Bay Ridge section, where he had lived for thirty years, died on Saturday at his home, 5,405 Fifth Avenue, Brooklyn. He was born in England.

JUAN RAMIREZ, who in 1852 published the first newspaper in Los Angeles, El Clamor Publico, died at his home there Sunday, aged 83.

WILLIAM J. REID, 54 years old, formerly representative of Kingan & Co., packers, of Indianapolis, died Sunday in Roosevelt Hospital following an operation for appendicitis. Recently he had been living at the New York Athletic Club.

Engaged.

EARLE—SUTPHEN—Announcement is made of the engagement of Margaret Morris Sutphen, daughter of the late Dr. Theron Y. Sutphen and sister of Dr. E. Blair Sutphen, to Harold Baldwin Earle, son of Mrs. Frank H. Earle and the late Frank H. Earle, of Newark, N. J.

HEILNER—WOLFENSTEIN—Mr. and Mrs. J. Wolfenstein of Houston, Texas, announce the engagement of their daughter, Phyllis Edwina, to Albert O. Heilner of New York City.

LEVY—SCHULBERG—Mr. and Mrs. Frank Schulberg, 2,064 Daly Av., New York City, announce the engagement of their daughter Annetts to Mr. George J. Levy, New York City.

Died.

ATKINSON—On Oct. 2, at his late residence, 788 Riverside Drive, Charles E., husband of Mollie and father of Walter E. Atkinson. Requiem mass will be offered at the Church of Our Lady of Lourdes, 142d St., near Amsterdam Av., on Thursday, at 10 A. M. Interment private.

BAYLIS—Oct. 2, at Bay Crest, Huntington, Willard Turner Baylis, youngest son of Raymond E. and Evelyn Lynch Baylis, aged 14 years and 4 months. Funeral from late home Wednesday at 2 P. M. Conveyances will meet 11:05 train from New York on Flatbush Av.

BECK—Mrs. Rose, 8 Judge St., Elmhurst, L. I., Oct. 1, aged 56. Burial Oct. 3.

BOEHM—Suddenly, at Sea Cliff, L. I., Oct. 1, 1922, Elizabeth Anne, in the 16th year of her age, daughter of Harold D. Boehm and Viola E. Smith. Funeral services Oct. 4, 1922, 4 P. M., at their residence, Homer Lee Av., Jamaica Estates, Jamaica, L. I.

BOGERT—At Bogota, N. J., on Sunday, Oct. 1, 1922, Catharine Van Reyan, wife of the late Albert Z. Bogert, in her 87th year. Funeral private, on Wednesday at 2 P. M.

BRAUNSTEIN—William, suddenly, at Town of Union, N. J., on Saturday, Sept. 30, 1922, beloved husband of Sophie Braunstein (nee Ohlenschlager), aged 69 years. Interment private, Tuesday, Oct. 3, at 2 P. M.

BRENNER—Sam. The Grand Street Boys' Association sorrowfully announce the death of Brother Sam Brenner. Funeral from Sam Brenner Association, 123 Essex St., on Tuesday, Oct. 3, at 12 o'clock sharp. MAX S. LEVINE, Pres.
ABRAHAM BERNSTEIN, Sec'y.

BRUEININGHAUSEN—On Saturday, Sept. 30, at Mount Mongola, Bilenville, N. Y., Eleanore Herbert, daughter of Major E. W. and Adele Brueininghausen. Funeral private.

CAPRON—Morristown, N. J., at residence of her daughter, Mrs. John A. Stewart, on Oct. 1, 1922, Olivia Royston, widow of Francis B. Capron. Funeral private. Interment at Baltimore, Md.

COATES—Suddenly, Oct. 1, at Goshen, N. Y., Mary Verplanck Coates (nee Robinson), wife of Arthur Robinson Coates. Funeral on Wednesday at 11:45 A. M., St. James's Church, Goshen, N. Y.

COCHRANE—Thomas H., on Sunday, Oct. 1, 1922, at his home, Washington, N. J., aged 73 years, after a long illness. Survived by his wife, Emma C. Interment at Morristown, N. J.

COKEFAIR—On Monday, Oct. 2, Ernest N. Cokefair, beloved husband of Agnes F. Cokefair. Funeral services at his late residence, 104 Radford St., Yonkers, N. Y., Wednesday at 8 P. M. Boston (Mass.) and Kingston (Ontario) papers please copy.

CONNOR—Robert, on Saturday, Sept. 30, son of the late Richard Marshall and Eleanor Mardock Connor and beloved husband of Ada Louise Bunker. Services at the residence of his sister, Mrs. Alfred Dutton, 1,174 East 21st St., Flatbush, on Monday, Oct. 2, at 8 P. M. Interment private.

Died.

COOPER—On Sunday, Oct. 1, 1922, Hannah Cooper, daughter of the late Moses and Ellen Cooper of New York, in her 76th year. Funeral services at the residence of her nephew, Benjamin H. Tiemann, 544 Summer Av., Newark, N. J., Tuesday afternoon, Oct. 3, at 3 o'clock. Relatives and friends are kindly invited. Interment at Mount Pleasant Cemetery.

DE FOREST—Lawrence Vanderveer, on Saturday, Sept. 30, 1922, at Interpines, Goshen, N. Y., in his 73d year. Funeral private. Interment at Hazlewood Cemetery, Rahway, N. J.

DERBY—Richard Derby Jr., beloved son of Richard and Ethel Roosevelt Derby, suddenly, at St. Luke's Hospital, Oct. 3, 1922, in the ninth year of his age.

GILBERT—Suddenly, on Sept. 28, 1922, William Croll, beloved husband of Anna A. Hanft. Funeral services at his late residence, 125 East 87th St., Tuesday evening, Oct. 3, at 8 o'clock. Relatives and friends invited. Interment Greenwood Cemetery, at convenience of family. Automobile cortege.

HAGE—Helen Louise, beloved wife of Deans Hage, after a lingering illness on Oct. 1. Funeral services the Funeral Church, Broadway at 86th St., Wednesday, Oct. 4, at 2 P. M. Please omit flowers.

HARDING—On Monday, Oct. 2, 1922, Fannie H. Harding. Funeral services will be held at her late residence, 36 West 90th St., on Wednesday afternoon, Oct. 4, at 2 o'clock. Interment at convenience of family.

HARGRAVE—Eugenia W., Monday, Oct. 2, 1922. Funeral services at late residence, 125 East 169th St., Wednesday, Oct. 4, 7:30 P. M. Interment private.

HAUKAP—Mrs. Adeline Haukap, Sunday, Oct. 1, in her 80th year. Funeral service Tuesday, Oct. 3, at 7:30 P. M., at her late residence, 119 Vernon Av., Brooklyn, N. Y. Interment private, Wednesday, Oct. 4, 10:30 A. M.

HENDERSON—On Saturday, Sept. 30, 1922, at her residence, 227 South Broad St., Elizabeth, N. J., Ann Lydia, daughter of the late Dr. John J. and Abigail Martin Henderson, in her 79th year. Funeral services at St. Stephen's Church, Millburn, N. J., on Tuesday, Oct. 3, at 11 A. M. Interment Springfield, N. J.

HEYMAN—Isaac, beloved husband of Annie (nee Glick) and father of Rena and Harold. Funeral on Wednesday, Oct. 4, at 2 P. M., from his late residence, 550 West 157th St.

HEYMAN—Isaac. Members of Malmonides Benevolent Society are requested to attend funeral of our brother from his late residence, 550 West 157th St., New York, Wednesday, Oct. 4, at 2 P. M.
MORRIS LOEWENSTEIN, Pres.
ALFRED A. SCHEUER, Secretary.

HILLIARD—Suddenly, on Oct. 2, 1922, Thomas Montgomery, beloved husband of Marie D. Hilliard. Funeral services at his late home, 149 Elderwood Av., Pelham Heights, N. Y., on Thursday at 2 P. M. Interment Woodlawn Cemetery. Philadelphia papers please copy.

HOFMANN—On steamship Susquehanna, Atlantic Ocean, Sept. 30, 1922, Elise, wife of the late Jacob Hofmann of Baldwin, L. I. Notice of funeral hereafter.

HOLLINGSWORTH—On Monday, Oct. 2, 1922, at his residence, 291 Locust Av., Freeport, L. I., Thomas P., husband of Martha Ingils Hollingsworth, in his 79th year. Funeral services will be held at the U. S. Grant Post 489, G. A. R., Washington Av., Brooklyn, on Wednesday, Oct. 4, at 1 P. M.

HUMMEL—Albert, 11 years, and William, 13 years, beloved sons of William G. Hummel, killed in fire, will be buried from the home of their aunt, Mrs. M. W. Cohen, 133 West 95th St., on Tuesday afternoon. Interment Lutheran Cemetery.

HUNT—On Oct. 2, Thomas G., beloved husband of Catherine M. Hunt (nee Schilling) and loving father of Florence and Irene. Funeral from his late residence, 512 West 151st St. Notice of time later.

KRULDER—Suddenly, on Oct. 1, Peter Krulder, beloved husband of Sophie. Funeral services at his late residence, 2,771 Decatur Av., near 198th St., Bronx, on Tuesday, at 8:30 P. M. Funeral on Wednesday at 2 P. M. Interment Woodlawn Cemetery.

McFARLAND—On Monday, Oct. 2, 1922, at her residence, 50 West 87th, Mary A., beloved wife of Stephen McFarland. Solemn requiem mass at St. Gregory's Church, West 90th St., New York City, Thursday, Oct. 5, at 10 A. M. Interment Calvary. Automobiles furnished.

McDONNELL—On Oct. 1, 1922, John McDonnell, at his residence, 1,152 Union Av., Bronx. Funeral Wednesday, 10 A. M., Incense Church St. Anthony of Padua. Interment St. Raymond's.

McGRATH—On Sunday, Oct. 1, 1922, Dudley, husband of Sallie T. McGrath, at his residence, 47 East 58th St. Funeral services at St. Bartholomew's Church, 50th St. and Park Av., Tuesday, 2 P. M.

MAONE—At Newburgh, N. Y., on Saturday, Sept. 30, 1922, John D. Malone, M. D.,

THE PLAY

By ALEXANDER WOOLLCOTT

The Actor-Managers.

MALVALOCA. A Play in Three Acts. Translated from the Spanish of Serafin and Joaquin Alvarez Quintero by Jacob S. Fassett Jr. At the Forty-eight Street Theatre.

Malvaloca	Jane Cowl
Juanela	Angela McCahill
Mariquita	Marjorie Hyde
Sister Piedad	Lillian Albertson
Teresona	Jessie Ralph
Alfonso	Lenore Norvelle
Dona Enriqueta	Louise Closser Hale
Dionisia	Margaret Fareleigh
Sister Consuelo	Grace Hampton
Sister Dolorosa	Lallye Brownell
Sister Carmen	Edith Van Cleve
Lizardo	Rollo Peters
Salvador	Frederic Burt
Martin	Marshall Vincent
Barrabas	Frank I. Frayne
The Jeroma	Claude Cooper
Lobito	Edward Cullen
A Workman	John Parrish

The Equity—that guild of the players which was quickened into life by the actors' strike of three years ago—undertook last evening the task which has challenged them from the first. They assumed charge of a theatre of their own, and inaugurated their first season by a rich and painstaking and generally competent production of the colorful play called "Malvaloca." This is a translation from the Spanish of the brothers Quintero—a tolerably interesting, old-fashioned, tear-drenched, heavily sentimental romance.

His first New York performance was marked by a somewhat unfortunate curtain speech from the battle-scarred Frankie Wilson, who was the chief of the Equity forces in the years when it was not such a smart and easy thing to be a member of those forces. So the privilege of the curtain speech was his by right last evening, but it is too bad that he felt moved to stress the Equity's intention to present plays that would be scorned by the commercial managers. So many of such rescues from oblivion as have been valiantly made in recent seasons have driven home the conviction that mere proof of scorn by a commercial manager is not in itself evidence of merit. Such values as "Malvaloca" has are the most ordinary of popular values. It is not a fine play—not by a gaping margin.

Malvaloca has been a light o' love in the mountain village of Las Canteras—a child with a pretty little face, a wild little head and hunger in the home. In the throes of the play she meets too late and loves too deeply the lad who should have been her first love. Then the successive scenes are just the brothers Quintero in an agony of sympathy over the plight of these young people—the two of them in torment, unable to be happy apart, unable to be happy together, their every step dogged by the ghosts of her past. So the play leaves them, while the chants of the fete float in from the village streets and down from the convent tower sound the sweet notes of the new-mended bell—the bell that had been cracked but cast into the flames and made whole again.

As Malvaloca Jane Cowl is altogether admirable—a finely tempered and genuinely touching performance, alight with a hundred graces. Then there is just the right romantic accent and glamour in the playing of Rollo Peters as the unhappy lover—though he so bolted many of his speeches last evening that often it was impossible for any one to hear him except possibly the players on the stage. Frederic Burt, Marshall Vincent, Claude Cooper, Louise Closser Hale and Jessie Ralph are others who are props and pillars to a somewhat heavy enterprise.

The hand of Augustin Duncan is visible in the leisurely pace and gentle accent and untheatrical quality of the performance, and the settings by Woodman Thompson are both handsome and ingenious. All in all, the Equity Players have begun their tenancy of the Forty-eight Street Theatre by doing well something which they could have left undone without precisely impoverishing the season.

'YANKEE PRINCESS' DAZZLES

Kalman's Operetta, Adapted to Our Stage, Is a Miniature Grand Opera.

THE YANKEE PRINCESS, a musical play in three acts, adapted from "Die Bajadere," by Julius Brammer and Alfred Grunewald. Book by William Le Baron, lyrics by Bud de Sylva, music by Emmerich Kalman. At the Knickerbocker Theatre.

Prince Rajami	Thorpe Bates
Napoleon St. Cloche	John T. Murray
Phillipe La Tourette	Roland Bottomley
Manager Trebisonde	Royal Tracy
Pimpinette	Frank Doane
Colonel Parker	George Grahame
Dewa Singh	Lionel Chalmers
The Rajah of Punjab	Mortimer White
Reggie	Colin Campbell
Chief Usher	Valentine Winter
Odette Darimonde	Vivienne Segal
Marietta	Vivian Oakland
Fifi	Ruth Lee
Marie	Belle Miller
Yvette	Elsie Decker
Princess Odys	Jane Carrol
Princess Rao	Margaret Morris
Princess Attha	Violet Vale
Princess Lydana	Katherine Errol
Princess Ranja	Evelyn Plumador
Princess Sita	Frisco De Vera
Princess Rita	Louise Joyce
Indian Dancer	Princess White Deer

For something more than a year a goodly percentage of travelers from overseas have been reporting favorably on the operetta called "Die Bajadere," which has been flourishing for a long time in Vienna. Its score is the work of the Austrian, Emmerich Kalman, who contributed "Sari" and "Miss Springtime" to the American stage back in the days before it became unpopular to produce works bearing an Austrian or a German name. With the ban lifted Kalman comes forward with his most ambitious piece, which, freely adapted to the American stage, was produced last night at the Knickerbocker Theatre under the title of "The Yankee Princess."

For in "The Yankee Princess" Kalman has written a miniature grand opera—somehow the word operetta is not quite accurate. Certainly no little of the score of the new piece at the Knickerbocker is of operatic pretensions—several sharply attuned ears in the audience, in fact, even insisted that it was operatically somewhat familiar. Be that as it may, much of the score of "The Yankee Princess" is quite gorgeous and of a character to cause most of our musical comedy composers—all but about two, as a matter of fact—to blush with shame.

"Die Bajadere," the inner opera from which the piece originally took title, is the most flowing of its melodies and likely to be the most popular. (The word, incidentally, is pronounced "Byadaira," and was even the subject of a joke about buying a dairy.) In the Starlight" and a waltz that waited until the third act were among the others that gave signs of living.

In the midst of the Kalman melodies there was at least one voice that kept full pace with them—the same belonging to Vivienne Segal, who seems to be getting a little better each year. Certainly her singing last night was a far cry from the simple days of "The Blue Paradise." For hero there is an English newcomer, Thorpe Bates—capable nearly always, and particularly successful in the singing of "Die Bajadere."

Everything else follows along as contributory to the music. William Le Baron, one of our literate librettists, has done a workmanlike job with a conventional story of an Indian prince and an American prima donna, and has even managed to sneak about two giggles into the entertainment. These fall to John T. Murray. Vivian Oakland is decorative and capable; Mr. Urban's scenery is sufficient, if somewhat less striking than his wont, and Mr. Erlanger has been at some pains to have everything right. He has done exceedingly well, as a matter of fact, by Mr. Kalman, but Kalman has done even better by him.

CARNEGIE HALL, SUN. AFT., OCT. 8 at 2:30. Only New York Recital—A Great Program
GIGLI
Tenor Metropolitan Opera Co.
Assisted by Clara Deeks Soprano
Prices 75c to $2. Box Seats $3 & $2.50, plus 10% war tax, at Box Office, Mgt. R. E. Johnston, Aeolian Piano.

'LADY IN ERMINE' ROMANTIC.

Genuinely Musical Comedy From Abroad Pleases at Ambassador.

THE LADY IN ERMINE, a musical comedy in three acts. Book by Rudolph Schanzer and Ernest Welisch; adapted by Frederick Lonsdale and Cyrus Wood; lyrics by Harry Graham and Cyrus Wood; music by Jean Gilbert and Alfred Goodman. At the Ambassador Theatre.

Colonel Belovar	Walter Woolf
Count Adrian Beltrami	Harry Fender
Baron Sprotti-Sprotti	Ignacio Martinetti
Count Isoani	Robert Calley
Major Stogan	Timothy Daley
Dodal	Betnar Poppen
Count Busoni	Nell Evans
Mirko	Murray Minshart
Sultangi	Robert Weesley
Sophie Lavalle	Marie Burke
Rosina	Helen Shipman
Angelina	Gladys Walton
Mariana	Wilda Bennett

"The Lady in Ermine" was received with every evidence of genuine enthusiasm at the Ambassador Theatre last night, and it deserved its reception. It is a musical comedy brought over from Germany via London, and, save in the spots where it has been obviously touched up for what is conceived to be a popular taste for musical comedies which are neither musical nor comic, it is a richly romantic piece, genuinely musical and dramatic, with lighter turns now and then to graceful and eccentric interludes of dancing and singing.

Although not entirely devoted to its story, and sometimes putting it entirely aside for its specialties, "The Lady in Ermine" has a plot which it follows effectively or comes back to after each departure as if it really meant to be something more than vaudeville. It is not definitely committed to any time and place, but its costumes, settings and references in its text suggest the Napoleonic invasion of Italy as the occasion for the action of the story. Count Adrian Beltrami and his sister, Mariana, are the occupants of a castle in which an invading regiment quarters itself. The commander of this regiment is Colonel Belovar, self-consciously and for himself a soldier, who at first makes possessive love to Mariana, but is finally softened and loves her in a way to win her love.

In the role of this Colonel Belovar Walter Woolf sings—and acts. His voice adds much to the musical quality of the production, and his acting, the real characterization of a man, goes far to make "The Lady in Ermine" a substantial romance. His playing, even more than his singing, or with his singing, rather, for the two went together, was spontaneously cheered—really cheered, as well as conventionally applauded—last night. And Miss Wilda Bennett, as Mariana, played with him and of course she sang. "When Hearts Are Young," by Sigmund Romberg, was one of her best songs. Another was Mariana's duet in which she and Mr. Woolf brought down the curtain of the second act before a house that sent it up again and again. Both of them starred themselves in the production, each without eclipsing the other.

Among the more pleasing of the many others present were Harry Fender, in good voice and presence as Mariana's brother; Gladys Walton, worth watching when dancing; Helen Shipman, eccentric and often entertaining; Marie Burke, who didn't sing often enough; Robert Woolsey, the enrolled comedian of the piece and sometimes really comic, and Ignacio Martinetti, a genially spirited person. Also Zita Lokford and Miss Rodriguez dance, and there is a whole chorus of toe dancers.

The piece is in three acts and two effective scenes. The costumes, military uniforms for the men and gowns of charming design and colors for the women, agreed with the Old World flavor of the play.

As said, there are bad spots in the production, some of them inexcusably bad, but they are only spots. Throughout most of its course "The Lady in Ermine" is rich and royal entertainment.

"LA GIOCONDA" AT CENTURY.

Mme. Rappold and Mr. Barra in Ponchielli's Spectacular Opera.

The San Carlo singers opened with Ponchielli's "La Gioconda" last evening the third week of their month's engagement at the Century. An audience of large size was attracted by the spectacular work, with its "Dance of the Hours," enlisting a ballet of twenty-five headed by the lithe and sinuous Miss Ledowa, formerly of the Chicago Opera. Only Metropolitan subscribers could have said how many of their familiar forces augmented Mr. Gallo's chorus and large orchestra.

Of the principal artists, Mme. Rappold appeared in the opera's name rolé, Mr. Barra as the Adriatic sailor, Mmes. de Mette and Klinova as Laura and La Cieca respectively, and Messrs. Valle and de Biasi as the spying villain and the Venetian inquisitor. Mr. Peroni conducted.

Film "Trifling Women" at Astor.

"Trifling Women," a motion picture written and directed by Rex Ingram, opened at the Astor Theatre last night. It will be reviewed in THE TIMES tomorrow.

MUSIC NOTES.

The Irish Regiment Band of Toronto began a tour of the States at Niagara Falls this week. Lieutenant Higgins and his forty men will appear at the Hippodrome in November.

The People's Singing Classes will open their season with a free demonstration lesson next Tuesday at Public School 37, at Forty-second Street and Third Avenue.

Marcel Dupre, the French organist, opening his first long tour of this country, gives a recital at Wanamaker's today, for which no tickets are required.

HARRY LAUDER IN NEW ROLE

Charms in Funny Character and Song, "Doughie the Baker."

Sir Harry Lauder, his light undimmed and grown more mellow, opened a week's engagement at the Lexington Theatre last night with a few old songs and more than a few new ones. In spite of the fact that Sir Harry's stage conduct is become a complex problem, since he is no longer merely an actor but an international character, a Member of Scottish organizations and a Personal Friend of various distinguished individuals, he managed to charm his audience with one new creation which would live a long time even were its author totally unknown.

It was the character of a baker, white with flour, about to celebrate his wedding anniversary. Plaintive and grinning, slow-witted and heart-renderingly funny, the baker, after setting a pie down heavily on the floor, tells his troubles, singing to typical Lauder music the new "Doughie the Baker."

Lauder the Scotsman and hands-across-the-sea symbol was not omitted, however. There were eight huge bouquets, a speech presenting Colonel Walter Scott with a gold fountain pen—a charming speech, which, however omitted to mention is purpose—and public teasing of Lady Lauder and Sir Thomas Lipton, who sat in a box.

Alabama University Alumni Dinner.

Seventy alumni of the University of Alabama attended a dinner last night at the Waldorf-Astoria. Steps were taken to form a New York branch of the Alumni Association. The speakers included Congressman W. B. Oliver of Alabama, P. P. Claxton, former United States Commissioner of Education, and R. P. Clabaugh, Vice President of the Alabama Bankers' Association.

THEATRICAL NOTES.

"Blossom Time" was transferred last night from the Ambassador to Jolson's Fifty-ninth Street.

"Dolly Jordan" will open at Daly's Theatre tonight, and "That Day" will be presented at the Bijou.

The motion picture version of "The Old Homestead" will be shown before clergymen at the Palace Theatre on Thursday. Its first public presentation in New York will be at the Capitol Theatre next week, following which it will run at the Keith-Proctor-Moss houses.

Julian Eltinge gave his first performance of "The Elusive Lady" last night in Baltimore.

Monckton Hoffe's play, "The Faithful Heart," was produced in Atlantic City last night by Max Marcin and Frederick Stanhope.

AMERICA'S FOREMOST THEATRES AND HITS. DIRECTION OF LEE & J. J. SHUBERT.

WINTER GARDEN Evs. 8:10. Matinees Tues., Thurs. & Sat.
POPULAR MATINEE TODAY
Greatest Revue Ever Produced in the World!
THE PASSING SHOW OF 1922
presenting WILLIE and EUGENE HOWARD
Most Beautiful Girls in America!

F. RAY COMSTOCK & MORRIS GEST Present
BALIEFF'S Chauve-Souris
From MOSCOW—Direct from LONDON—PARIS
NOW CENTURY ROOF THEA. 62d St. & AT C.P.W.
Entrance on 62d St. Phone Columbus 8800.
Evs. 8:30. Mats. Today & Sat., 2:30.

CENTURY THEATRE, 62nd St. and Cent. Park West. Tel. Col. 8900.
SAN CARLO GRAND OPERA
Tonight 8:15: TRAVIATA—Lucchese; Kilaeva; Barra, Terrasi. Wed.: BOHEME—Fitzin, Fabyan; Boscacci, Kaplick. Thur. BUTTERFLY—Miura, DeMette; Boscacci, Valle. Fri. Double Bill—CAVALLERIA RUSTICANA—Axman, De Mette; Barra, Interrante. Followed by PAGLIACCI—Charlebois; Famadas, Ballester. Sat. Mat.: CARMEN—Jardon, Lucchese; Boscacci, Valle. Sat. Eve. AIDA—Rappold, Cisneros; Famadas, Kaplick. Orch. 50; Chorus, 60; Corps de Ballet. PRICES 50c to $2.

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Twice Daily CENTRAL THEATRE 47th St. & B'way.
2:15 & 8:15
BLANCHE RING and CHARLES WINNINGER
In a Condensed Version of the American and European Musical Success "AS YOU WERE"
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Greatest Musical Hit of Ages.
BLOSSOM TIME
ONE SOLID YEAR ON BROADWAY.
MATINEE TOMORROW, 50c to $2.00.

49TH ST. THEATRE, W. of B'way. Evs. 8:30. Mats. Tom'w & Sat.
SUPER-MYSTERY PLAY
WHISPERING WIRES
HAS THE TOWN TALKING!

PLAYHOUSE W. 48th. Bry. 2423. Evs. 8:30
MR. ARNOLD DALY in "ON THE STAIRS"
By William Hurlbut—with James Crane.

COMEDY Theatre, 41st St. East of B'way. Evenings 8:30. Matinees Thursday and Saturday 2:30.
An Unequivocal Comedy Hit!
"An odd, bright, and incorrigibly likeable comedy."
—Alexander Woollcott, Times.
"The laughs are genuine—We hope it will continue all Spring."
—Lawrence Stallings, World.
THIN ICE
"A cracking good comedy—Put 'Thin Ice' on your list of entertainment."—Stephen Rathbun, Sun.
Seats on Sale Thru the Winter

2ND SENSATIONAL SEASON
NATIONAL 41st St., W. of B'way.
"THE KIND OF A PLAY POE MIGHT HAVE WRITTEN." Sun.
CAT and the CANARY
"GET A HAIR NET BEFORE GOING TO SEE IT." Journal.
POPULAR MATINEE TOMORROW

BELMONT West 48th. Bry. 0048. Evs. 8:30. Mats. Thurs. & Sat.
KEMPY
The PLAY OF A THOUSAND and ONE LAUGHS!
with GRANT MITCHELL AND The NUGENTS

MOROSCO West 45th Street. Pop. Mat. Tom'w.
TONIGHT—BANKERS' NIGHT
BIGGEST HIT IN TOWN!
"WHY MEN LEAVE HOME"
By AVERY HOPWOOD.
RUDOLPH VALENTINO said: "It's a peach, it's great."

BAYES THEATRE, West 44th St. Evs. 8:30. Mats. Tom'w & Sat., 2:30.
3RD MONTH EAST SIDE, WEST SIDE
With MARGUERITE MAXWELL

REPUBLIC W. 42d St. Evs. at 8:30. Mats. Wed. & Sat. at 2:30.
ANNE NICHOLS' Laughing Success
'ABIE'S IRISH ROSE'

LITTLE West 44th St. Evs. at 8:30. Mats. Tomor'w & Sat. at 2:30.
MADGE KENNEDY in SPITE CORNER

AL'S HERE "The Old Soak"
By DON MARQUIS.
PLYMOUTH West 45th St. Evs. 8:30. Mats. Thurs. & Sat.
SHUBERT Theatre, 44th, W. of B'y. Evs. 8:30 Mats. Tom'w & Sat., 2:30.
Greenwich Village Follies
39TH ST. Thea., W. of B'way. Evs. 8:20. Mats. Tom'w & Sat., 2:20.
Thrills! Gasps! Shocks! THE MONSTER
with EMMETT CORRIGAN
"THE QUINTESSENCE OF THRILLS!"

BIJOU Thea., W. 45th St. Evs. 8:30. Mats. Wed. and Sat., 2:30.
Opens TONIGHT at 8:30
A Document of Emotion
THAT DAY
By Louis K. Anspacher. Dir. R. G. Nerdon.

IS MARRIAGE A TIN HALO?
AMBASSADOR 49th, nr. B'way. Evs. 8:30. Mats. Tom'w & Sat. 2:30
International Musical Success
THE LADY IN ERMINE
With WILDA BENNETT
Walter Woolf, Helen Shipman, Robert Woolsey, Ignacio Martinetti, Marie Burke, Harry Fender, Isabel Rodriguez, Gladys Walton, Betnar Poppen and Ninety Others.
Matinee Tomorrow, Best Seats $2.00

BOOTH Thea., 45th, W. of B'way. Thurs. Eve. at 8:30
"REVUE RUSSE" with MARIA KOUSNEZOFF
SEATS NOW ON SALE.

CASINO 39th & B'way. Evs. 8:25. Mats. Tom'w & Sat.
Musical Comedy Sensation
SALLY IRENE and MARY
With EDDIE DOWLING and Great Cast

MAXINE ELLIOTT'S 39th, near B'y. Evs. 8:30. Mats. Tom'w & Sat., 2:30.
FOOLS ERRANT
"Audience nearly fell out of its seats laughing at 'THE TORCH BEARERS,' the most hilarious comedy in town."

VANDERBILT W. 48th St. Evs. 8:30. Mats. Wed. & Sat., 2:30.
Arthur Hopkins Presents
ETHEL BARRYMORE
in "ROSE BERND" By Hauptmann

LONGACRE THEATRE, W. 48 St. Evs. 8:30 Mats. Tom'w & Sat., 2:30.
RITZ THEATRE, W. 48th St. Mats. Tomor'w & Sat. 2:30. Evs. 8:30.
"BANCO"
CLARE KUMMER'S GAY COMEDY with LOLA FISHER and ALFRED LUNT.

SELWYN THEATRES ON W. 42D ST.
TIMES SQ. SMASHING COMEDY HIT. The EXCITERS with ALLAN DINEHART and TALLULAH BANKHEAD
Evs. 8:30. Mats. Thurs. & Sat., 2:30
APOLLO FRANK TINNEY IN A MUSICAL COMEDY DAFFY DILL
Evs. 8:30. Mats. Wed. & Sat., 2:30
SELWYN BARNEY BERNARD & CARR IN "PARTNERS AGAIN" ALEXANDER
WORLD'S LAUGHING HIT!
Evs. 8:30. Mats. Wed. & Sat., 2:30.

ELTINGE THEA., W. 42d St. Evs. 8:30. MATS. TOM'W & SAT., 2:30.
FLORENCE REED in "EAST OF SUEZ"
By W. SOMERSET MAUGHAM.

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HENRY MILLER RUTH CHATTERTON
in Henry Bataille's Masterly Play
"LA TENDRESSE"
"A big play, a great play, the theme the essence of life—way bigger than life itself; for it is love."

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MATINEES WED. & SAT. AT 2:30.
FIRST MAT. TOMOR'W 2:30.
A. L. ERLANGER'S PRODUCTION
THE YANKEE PRINCESS
(Adapted from Kalman's European Musical Success, "DIE BAJADERE.")

GAIETY B'way & 46th St. Evs. at 8:30. Mats. Thurs. & Sat. at 2:30.
"SEASON'S BEST PLAY."—Tribune.
LOYALTIES
By JOHN GALSWORTHY.

LYCEUM WEST 45TH ST. EVS. at 8:30. Mats. Thurs. & Sat., 2:30.
THE SEASON'S SEA-GOIN' TRIUMPH
DAVID BELASCO Presents
FRANCES STARR IN "SHORE LEAVE"

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GEO. M. COHAN Presents
THE HIT OF THE TOWN
"SO THIS IS LONDON!"
A ROARING SUCCESS.—Eve. Post.

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ZARED DOOM—The vampire woman on her knees before one of her victims who comes back from a living death to wreck her.
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A Paramount Picture
"Everybody's going to the Rivoli now."

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A Paramount Picture.
Famous Rialto Orchestra.

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THE WILLIAM FOX SENSATIONAL
$1,000 Prize Photo Play
Originally called A LITTLE CHILD SHALL LEAD THEM
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For new title and name of the lucky person who suggested it.
THEN GO SEE THIS GREAT AND VIVID PHOTO DRAMA OF MODERN SOCIAL LIFE

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THE WEATHER.

WASHINGTON, Oct. 2.—Pressure was low and falling Monday night west of the Rocky Mountains, and it was high almost generally east of the Rocky Mountain States, except over the Middle and Eastern Gulf of Mexico, where a disturbance of moderate intensity had developed. This disturbance was attended by strong northeast winds Monday off the Mississippi, Alabama and Northwest Florida coasts.

Generally fair weather has prevailed during the last twenty-four hours, except in Florida and Southern Alabama, and in the Pacific States from Central California northward, where showers occurred. There were no important changes in temperature.

COUNTRY-WIDE WEATHER CONDITIONS.

Observations at United States Weather Bureau stations during the twenty-four hours preceding 8 P. M. yesterday:

Station.	Temperature, High.	Low.	Barom- eter.	Rain- fall.	Weather.
Abilene	76	66	30.06	..	Clear
Albany	84	54	30.04	..	Clear
Atlanta	82	60	30.06	..	Cloudy
Atlantic City	76	56	30.08	..	Pt. Cl'dy
Baltimore	80	56	30.16	..	Pt. Cl'dy
Bismarck	68	48	30.16	..	Cloudy
Boston	84	60	30.00	..	Clear
Buffalo	72	52	30.10	..	Clear
Cincinnati	86	56	30.10	..	Clear
Charleston	84	66	30.04	..	Cloudy
Chicago	84	56	30.18	..	Clear
Cleveland	76	52	30.12	..	Clear
Denver	82	50	30.00	..	Clear
Detroit	84	56	30.12	..	Clear
Galveston	92	72	29.96	..	Cloudy
Helena	80	44	29.70	..	Cloudy
Jacksonville	76	72	29.96	1.00	Rain
Kansas City	82	62	30.14	..	Clear
Los Angeles	80	62	30.12	..	Clear
Milwaukee	82	54	30.16	..	Clear
New Orleans	84	72	29.94	..	Clear
New York	84	60	30.07	..	Clear
Oklahoma	86	58	30.10	..	Clear
Philadelphia	86	60	30.08	..	Cloudy
Pittsburgh	80	58	30.12	..	Clear
Portland, Me.	80	54	29.98	..	Clear
Portland, Ore.	70	50	29.72	..	Cloudy
Salt Lake City	82	62	29.82	..	Pt. Cl'dy
San Antonio	90	66	30.02	..	Pt. Cl'dy
San Diego	72	64	29.94	..	Clear
San Francisco	68	56	29.84	.10	Cloudy
Seattle	58	48	29.78	..	Rain
St. Louis	88	68	30.10	..	Clear
Washington	82	50	30.10	..	Clear

FORECAST: TODAY AND WEDNESDAY. *New England, Eastern New York, Eastern Pennsylvania and New Jersey*—Fair Tuesday and Wednesday; little change in temperature.

Western New York—Fair Tuesday and Wednesday; little change in temperature.

NEW YORK CITY WEATHER RECORDS.
Official Temperatures.

2 AM (low)	60	12 M	81
6 AM	63	1 PM	81
8 AM	66	2 PM	82
9 AM (high)	66	3 PM	84
10 AM	73	4 PM	80
11 AM	78	5 PM	78

Average temperature yesterday, 72.
Average same date last year, 64.
Average same date for 52 years, 61.

Barometer, 30.17 at 8 A. M.; 30.07 at 8 P. M.
Humidity, 69 at 8 A. M.; 44 at 8 P. M.
Winds at 8 A. M. north, velocity 8 miles; at 8 P. M. southwest, velocity 16 miles.
Weather, clear at 8 A. M.; clear at 8 P. M.

Weather in Cotton and Grain States.

Special to The New York Times.

WASHINGTON, Oct. 2.—Forecast:

Illinois, Indiana, Missouri, Kansas, Iowa and Nebraska—Fair Tuesday and Wednesday; continued warm.

Lower Michigan—Fair Tuesday, probably Wednesday; not much change in temperature.

Upper Michigan—Fair, somewhat cooler Tuesday, Wednesday probably fair.

Wisconsin—Fair Tuesday and probably Wednesday; continued warm.

Minnesota—Partly cloudy Tuesday, somewhat cooler near Lake Superior. Wednesday, probably fair.

North Dakota—Partly cloudy Tuesday, warmer in west and north. Wednesday, unsettled, probably cooler in west.

South Dakota—Fair Tuesday, warmer in west. Wednesday, somewhat unsettled.

Montana—Unsettled Tuesday, probably showers; cooler in west. Wednesday, showers; cooler in east.

Wyoming—Probably fair Tuesday. Wednesday, unsettled; showers in extreme north; cooler in west and north.

Eastern and Western Texas—Partly cloudy Tuesday and Wednesday.

North Carolina—Fair Tuesday. Wednesday increasing cloudiness; little change in temperature.

South Carolina—Mostly cloudy Tuesday. Wednesday unsettled, probably showers.

Georgia—Cloudy in north and showers in south Tuesday. Wednesday showers.

Florida—Rain in north and local showers in south Tuesday and probably Wednesday.

Extreme Northwest Florida—Rain Tuesday and Wednesday.

Alabama—Cloudy in north and showers in south Tuesday and Wednesday.

Mississippi—Mostly cloudy Tuesday and Wednesday; showers in southeast.

Fire Record.

A. M.

1:00—710 Amsterdam Av. (baby car. Loss none).....Slight
1:16—823 W. 62 St.; Mrs. Kennedy.Not given
2:15—220 Sound View Av.; Charles Rice.....Not given
7:30—Front of 2,300 7th Av. (auto); Harry Mohritz.....Not given
9:50—75 Lenox Av.; Bernard Goodman. Not given
10:20—11 Av., between 16 & 17 Sts.; Merchants Refrigerating Co...Slight
11:05—119 Division St.; Hyman Katz.. Not given
11:15—73 Canal St.; I. Schrieber.....Not given
12:00—191 Bowery; R. Luthen.....Not given
P. M.
12:36—235 W. 108 St.....Not given
1:15—214 Attorney St.; S. Goldberger. Not given
1:15—116 St. & Madison Av.....Not given
1:20—1,188 Fox St.; Lawrence Sterling. Not given
1:45—21 Prince St.; T. Tape.....Slight
2:00—328 W. 131 St.; J. Greenwald.Not given
2:00—110 Avenue A; L. Restina....Not given
2:55—17 Sylvan Terrace.....Slight
5:15—Fordham & Kingsbridge Roads (auto); Jack Johnson.....Not given
8:45—338 E. 21 St.....Slight
9:00—301 W. 124 St.; Mary Lee.....Slight
7:00—1,273 3 Av.; John Fennell....Not given
9:35—West End Av.....Slight
9:45—405 W. 56 St.; Catherine McCormick.....Not given
10:05—584 W. 151 St.; Mrs. Hess..Not given
10:30—Webster Av. & 176 St. (auto). Not given

Today's Radio Program

STATION WJZ, NEWARK.
360-Meter Wave Length.

9:00 A. M.—Agricultural reports, musical program.
11:58 A. M.-12:00 M.—Time signals from Arlington.
12:00 M.—Opening prices on active bonds and stocks, under the authority of the New York Stock Exchange, grain quotations from Chicago Board of Trade, coffee and sugar prices from New York Coffee and Sugar Exchange, baseball schedules, weather forecast, musical program.
2:00 P. M.—Midday prices on active stocks and bonds under the authority of the New York Stock Exchange, grain quotations from the Chicago Board of Trade, musical program.
4:00 P. M.—Baseball scores, women's fashion news, closing prices on active stocks and bonds under the authority of the New York Stock Exchange, closing grain quotations from the Chicago Board of Trade, closing coffee and sugar prices from New York Coffee and Sugar Exchange, musical program.
5:30 P. M.—Agricultural reports, official weather forecast, shipping news, musical program.
7:00 P. M.—Final baseball scores. "Man in the Moon" stories.
9:00 P. M.—Closing prices on stocks, bonds, grain, coffee and sugar.
9:05 P. M.—"Broadcasting Broadway," by Bertha Brainard.
9:20 P. M.—Musical program, artists will be introduced by radio.
9:55 P. M.—Arlington time signals; weather forecast.
10:01 P. M.—"Fire Prevention," by C. H. Fischer of New York.

STATION WOR, NEWARK.
400-Meter Wave Length.

8:00 P. M.—Song recital by Cecilia Mylius, lyric soprano: "Mi chiamano Mimi," "La Boheme," "Pastorale," "Tes Yeux."
8:20 P. M.—Piano solos by Anca Seidlova.
8:30 P. M.—Songs by Cecilia Mylius: "Iris," "Some One Worth While," "When I Was Seventeen."
8:45 P. M.—Lecture, "Radio for the Layman," by Albert H. Sonn, technical editor of the Radio Department of The Newark Sunday Call.
9:30 P. M.—World's Series contenders compared man for man by George A. Feiser, sporting editor of The Newark Sunday Call.
9:45 P. M.—Group of English songs by Cecilia Mylius: "The Answer," "Summertime," "A Memory," "I Arise and Dream."
10:15 P. M.—Baseball scores.
10:30 P. M.—Song recital by Salvatore Sibelino, baritone: "La Mattinata," "Lolita," "San Lucia."
10:50 P. M.—The fourth of a series of lectures on "Chemistry," by David Levine of the Seymour Vocational School.
11:40 P. M.—Baritone solos: "Sunrise and You," "For You Alone."
12:00-12:40 P. M.—Musical program.

STATION WNS, SPRINGFIELD, MASS.
360-Meter Wave Length.

7:00 P. M.—Baseball scores, Uncle Wiggily bedtime story.
7:45 P. M.—Talk by E. L. Hildreth, Secretary Springfield Fire Marine Insurance Company, on "Fire Prevention." Farmers produce market report. World market survey, from the Department of Commerce at Boston.
8:00 P. M.—Baseball scores. Musical recital of vocal and piano selections by Miss Florence Murray.

STATION KDKA, EAST PITTSBURGH.
360-Meter Wave Length.

8:00 P. M.—Concert by Edison Male Quartet, by Joseph Horne Company, Pittsburgh, Pa. United States public health semi-weekly bulletin.
8:00 P. M.—Bedtime stories.
9:00 P. M.—Elizabeth Berland, pianist: "Valse d'Oberman," "Rhapsodie Hongroise No. 8," "Le Dounie—Scene Russe," "Ballade No. 2—A-flat," "Valse No. 14," "Papillons." Burt Mustin, dialect-monologues and songs. Caroline Hoechstetter, soprano: "Rachen," "Calm as the Night," "Persian Serenade," "Sonny Boy."

STATION WEAF, MANHATTAN.
400-Meter Wave Length.

4:30 P. M.—Tenor solos by James M. Roche: "On the Road to Mandalay," "Kashmiri Song," "At Dawning."
4:40 P. M.—Piano solo by Frederick Dammes: Polonaise, Opus 40, No. 1, A Major.
4:55 P. M.—Piano solo by Frederick Dammes: "Waltz, Opus No. 1, D Major."
5:00 P. M.—Tenor solos by James M. Roche: "The Great Unknown," "I Know a Lovely Garden," "Birth of Morn."
5:10 P. M.—Piano solo by Frederick Dammes: "Waltz, Posthumous, E Minor."
5:15 P. M.—Tenor solos by James M. Roche: "Thank God for a Garden," "Danny Boy," "To You," "A Memory."

STATION WGY, SCHENECTADY, N. Y.
400-Meter Wave Length.

12:00 P. M.—U. S. Naval Observatory time signals.
12:30 P. M.—Noon stock market quotations.
12:40 P. M.—Music.
12:45 P. M.—Weather forecast on 485-meter wave length.
2:00 P. M.—Music.
6:00 P. M.—Produce and stock market quotations; news bulletins.
7:45 P. M.—Concert program, "H. M. S. Pinafore"; opening chorus, men's voices, "We Sail the Ocean Blue"; contralto, "I'm Called Little Buttercup"; tenor, "A Maiden Fair to See"; baritone and men, "My Gallant Crew, Good Morning"; soprano, "Sorry Her Lot"; women's voices, "Over the Bright Blue Sea"; baritone, "I Am the Monarch of the Sea"; baritone, "When I Was a Lad"; tenor and two baritones, "Admiral's Song"; soprano and tenor, "Refrain, Audacious Tar"; entire cast, "Can I Survive This Overbearing?" "Act II"; baritone, "Fair Moon"; contralto and baritone, "Things Are Seldom What They Seem"; soprano, "The Hours Creep on Apace"; soprano and two baritones, "Bell Trio"; baritone duet, "Merry Maiden and the Tar"; soprano, tenor, two baritones, "Carefully on Tiptoe Stealing"; baritone and chorus, "For He Is an Englishman"; tenor, soprano, two baritones, "Farewell, My Own"; contralto, "Bally Farming Song"; finale, "Oh, Joy, Oh, Rapture."

STATION KYW, CHICAGO, ILL.
535-Meter Wave Length.
(Central Standard Time.)

6:00 P. M.—Piano solos: "Dance Time," "Little Thoughts." Xylophone solos: "Gate City March." "By the Sapphire Sea." Violin solos, piano accompaniment: "Dancing Doll," "Wish I Knew." Saxophone solos. Violin solos. Xylophone solos: "Lied du Sol," "Swanee River Moon."

Police Department.

Pensions.

To take effect 12 P. M., Sept. 30:

LIEUTENANTS—William J. McGowan, 85d Precinct, at $1,650 per annum, on his own application. Edward Whalen, 92d Precinct, $1,650 per annum, on police surgeon's certificate.

SERGEANT—John J. Reid, Shield No. 768, 123d Precinct, at $1,350 per annum.

PATROLMEN—Arthur Sperlip, Shield 4,860, 1st Precinct, at $975 per annum; Patrick A. Duffy, shield No. 3,096, 1st Precinct, at $830; Thomas Hayden, shield No. 2,215, 83d Precinct, at $900; William West, shield No. 2,905, 27th Precinct, at $1,140; Michael J. Toomey, shield No. 4,768, 68th Precinct, at $1,140; Harold J. L. Gerhardt, shield No. 1,943, 85th Precinct, at $1,050.

Transfers and Assignments.

To take effect 8 A. M., Oct. 2:

PATROLMEN.

John L. Sullivan, from Traffic Precinct B to Thirty-third Precinct, assigned to Day Squad, assignment to Division of Stanchion Repair discontinued; Arthur C. Wieland, from Motorcycle Squad 2 to Fifth Precinct assignment to motorcycle duty discontinued.

From Fifth Precinct: Philip T. O'Leary to Forty-third, William J. Enright to Fiftieth, Augustin Pedersen to Forty-fifth, Philip J. Cronin to Seventy-sixth.

Temporary Assignments.

SERGEANT.

Joseph A. Scheidler, Seventy-ninth Precinct, to Motorcycle Squad 2, assigned to motorcycle duty for fifteen days, from 8 A. M., Oct. 1, during absence of Lieutenant and Sergeants on vacation.

PATROLMEN.

Eugene O'Connor, Fifth Precinct, to Detective Division, to duty in office of the District Attorney, New York County, for 5 days from 4 P. M., Oct. 2; Frank Walsh, Fifth Precinct, to Detective Division, to duty in office of the District Attorney, New York County, for five days, from 4 P. M., Oct. 1; Louis Pagani, Thirty-ninth Precinct, to Detective Division, to duty in office of the District Attorney, New York County, for five days, from 4 P. M., Sept. 30.

For 15 days, from 8 A. M., Oct. 1: Gustave Reich, 112th Precinct to Detective Division.

From precincts indicated to Headquarters Division, to duty in office of Special Deputy Commissioner Simon: Fred Baborsky 5, Albert C. Elias Traffic D, Louis Ramires 14.

From precincts indicated to Headquarters Division, office of the Chief Inspector, to duty on crime and accident maps; Dennis J. Malone 4, James T. Carroll 70, Joseph Windstein 83, James O'Sullivan 39, James H. Guerin 71, John F. Brennecke 85.

Leaves of Absence Without Pay.

PATROLMEN.

Charles Spreeman, Twenty-third Precinct, for 1 day, from 8 A. M., Sept. 30.

Denis J. Cronin, 25th Precinct, for 1 day, from 8 A. M., Oct. 12; Charles Clair, 45th Precinct, for 1 day, from 4 P. M., Oct. 7; Joseph A. Irving, 83d Precinct, for 1 day, from 12:01 A. M. Oct. 1; John Parente, Traffic Precinct D, for 1 day, from 8 A. M. Oct. 4.

For 1 day, from 4 P. M. Oct. 1—Herman Schwartz, 18th; Harry Lichtblau, 26th; Joseph Frogel, 13th.

For 2 days, from 4 P. M. Oct. 1—Morris Graaberg, 13th; Jacob Greenberg, 13th.

For 1 day, from 12:01 A. M., Oct. 2—Leo Stern, 5th; Daniel Mandel, 87th; Harry Kutner, 5th.

For 1 day, from 8 A. M. Oct. 2—Michael Silberski, 5th; Henry Seligman, 5th; Louis Friedman, 5th; Robert Alperin, 31st; Milton M. Kaufman, H. D.; Samuel Roemer, 5th; Max Bock, 5th; Joseph O. Engelman, 21st; Abraham Jacobs, 102d.

Full Pay Under Suspension.

PATROLMAN George Wagner, 88th Precinct, from 10:14 A. M. Nov. 29, 1918, to 4 P. M. Dec. 12, 1918.

Restored to Duty.

PATROLMAN Harry J. W. Schmidt, shield 4,204, 79th Precinct, to take effect 10:25 A. M. Sept. 30.

Suspended Without Pay.

PATROLMAN John J. Scanlon, shield 6,979, 87th Precinct, to take effect 12:21 A. M. Oct. 1.

PROBATIONARY PATROLMEN Thomas Mahoney, shield 10,921, Hdqrs. Div. Training School, to take effect 3:35 A. M. Oct. 1.

To take effect 4:24 A. M. Oct. 1: Arthur J. Shea, shield 10,841, Headquarters Division, training school; Thomas M. Kennedy, Shield 10,912, Headquarters Division, training school; William H. Doyle, Shield 10,894, Headquarters Division, training school.

Fire Department.

Report to Company School.

At time and date specified:

Monday, Oct. 9, Engine 20 (2d Sec.), 10 A. M., Engine 277, 1 P. M., Tuesday, Oct. 10, Engine 7 (2d Sec.), 10 A. M., Engine 280, 1 P. M.; Wednesday, Oct. 11, Engine 61, 10 A. M., Engine 285, 1 P. M.; Friday, Oct. 13, Hook and Ladder 42, 10 A. M.; Saturday, Oct. 14, Hook and Ladder 40, 10 A. M., Hook and Ladder 115, 1 P. M.

Hook and Ladder Company 146, at 1 P. M., Friday, Oct. 13, having failed to perform the evolutions within the prescribed time.

Chief of Battalion will be present at the school during the performance of the evolutions.

Pensioned.

Capt. William Githens of H. & L. Company 20, at $1,850, to take effect from 9 A. M., Oct. 1; Engineer of Steamer Frank Ulrich of Eng. Co. 222, at $1,360, to take effect from 9 A. M., Oct. 1; Fireman First Grade William Larkin of H. & L. Co. 103, at $1,140, to take effect from 9 A. M., Oct. 2.

Special Leaves of Absence.

Capt. John W. Connell, Eng. 283, for 3 days, from 9 A. M., Sept. 30; Lieut. Charles H. Riley, Eng. 261, for 6 hours, from 12 o'clock noon, Oct. 4; Engineer of Steamer Joseph McGuire, Eng. (L), Eng. 291, for 9 hours, from 9 A. M., Oct. 7; Fireman 1st grade James B. Lawler, Eng. 65, for 24 hours, from 9 A. M., Oct. 1; Fireman 1st grade William Rosenow, Eng. 286, for 6 hours, from 9 A. M., Oct. 4; Fireman 1st grade Arnold H. Eppers, Eng. 211, for 15 hours, from 6 P. M., Oct. 4.

SHIPPING AND MAILS

THE TIDES.

	Sandy Hook.		Governors Island.		Hell Gate.		THE SUN.	
	A. M.	P. M.	A. M.	P. M.	A. M.	P. M.	Rises. A. M.	Sets. P. M.
High water	6:42	6:00	6:32	6:38	9:30	9:50	6:53	5:37
Low water	11:58		0:15	12:33	2:30	2:54		

Incoming Steamships Carrying Mail

ARRIVED YESTERDAY.

Steamer.	From.	Sailed.
Cedric	Liverpool	Sept. 21
Cameronia	Queenstown	Sept. 23
Philadelphia	Le Guayra	Sept. 27
Santa Elisa	Cristobal	Sept. 26
San Lorenzo	San Juan	Sept. 27
Port-St. George	Bermuda	Sept. 30
Britannia	Fayal	Sept. 22
Bergensfjord	Bergen	Sept. 22
Commewijna	Pt. au Prince	Sept. 26

DUE TODAY.

Steamer.	From.	Sailed.
Majestic	Southampton	Sept. 27
Siboney	Havana	Sept. 30
Hellig Olav	Copenhagen	Sept. 23
Munargo	Antilla	Sept. 30
Algonquin	Turks Island	Sept. 28
Dante Alighieri	Genoa	Sept. 15
Pocona	Rio Janeiro	Sept. 18
Guiana	St. Thomas	Sept. 29

DUE TOMORROW.

Steamer.	From.	Sailed.
President Polk	London	Sept. 23
Belvedere	Almeria	Sept. 25
Mount Carroll	Hamburg	Sept. 23
Zacapa	Kingston	Sept. 23
Minnekahda	Hamburg	Sept. 23
Gothland	Antwerp	Sept. 21
Manchioneal	Port Antonio	Sept. 29

DUE THURSDAY.

Steamer.	From.	Sailed.
Touraine	Havre	Sept. 28
Mexican	Kingston	Sept. 30
Hannover	Bremen	Sept. 28

DUE FRIDAY.

Steamer.	From.	Sailed.
Susquehanna	Bremen	Sept. 23
Carmania	Queenstown	Sept. 29
Stockholm	Gothenburg	Sept. 26
President Roosevelt	Southampton	Sept. 29

Other Incoming Steamships

ARRIVED YESTERDAY.

Steamer.	From.	Sailed.
Ohio	Boston	Oct. 1
Lake Elmhurst	Guantanamo	Sept. 23
Montgomery City	Swansea	Sept. 19
Cananova	Port Arthur	Sept. 27
Troubadour	Rio Janeiro	Sept. 5
Bogota	Kingston	Sept. 24
Pipestone County	Philadelphia	Oct. 1
Pennsylvanian	Hamburg	Sept. 16

DUE TODAY.

Steamer.	From.	Sailed.
Vincent	Dunkirk	Sept. 26
Callemer	St. Nazaire	Sept. 16
Munarden	Barry	Sept. 13
Pacific Maru	Barry	Sept. 13
Fuji Maru	Immingham	Sept. 15
Blair	Penarth	Sept. 19
Lassell	Santos	Sept. 6
Indian Prince	Rio Janeiro	Sept. 6
Vulcan City	Shields	Sept. 15
Eastern Sword	Liverpool	Sept. 10
Parisiana	London	Sept. 16
Ville d'Oran	Leghorn	Sept. 15

DUE TOMORROW.

Steamer.	From.	Sailed.
Dromore Castle	Cape Town	Sept. 4
Editor	Havre	Sept. 15
City of Glasgow	Hull	Sept. 21
Chicago City	Swansea	Sept. 18
Edward Luckenbach	Seattle	Sept. 15
Hannington Court	Bordeaux	Sept. 14

DUE THURSDAY.

Steamer.	From.	Sailed.
Barbadian	London	Sept. 21
Tiger	San Pedro	Sept. 19
Labette	Buenos Aires	Sept. 8

DUE FRIDAY.

Steamer.	From.	Sailed.
Mercian	Liverpool	Sept. 20
Independence Hall	Rotterdam	Sept. 22
Joseph Seep	Rotterdam	Sept. 21
Osso	Santos	Sept. 5

Outgoing Steamships Carrying Mail

SAIL TODAY.

Steamer. Destination.	Mails Close.	Vessels Sail.	Carries Mail For
Reliance, Hamburg	6:00 A.M.	10:00 A.M.	Great Britain, Ireland, South Africa, Madeira, Cape Verde and Sierra Leone. (Other countries must be specially addressed.)
F.J.Luckenbach, Colon	12:30 P.M.	4:00 P.M.	Canal Zone, Panama, Nicaragua (except East Coast).
Aquitania, Southampton	6:00 A.M.	10:00 A.M.	Europe, Africa and West Asia.
Inca, Santo Domingo	10:30 A.M.	12:00 M.	Puerto Plata, Sanchez, La Romana, San Pedro de Macoris and Santo Domingo City.
Lukstjel, Turks Isl'd	3:00 P.M.	5:00 P.M.	Turks Island and Dominican Republic.

SAIL TOMORROW.

President Van Buren, London	6:00 A.M.	10:00 A.M.	Europe, Africa and West Asia. (Specially addressed.)
Themistocles, Piraeus	12:30 P.M.	2:00 P.M.	Greece. (Specially addressed.)
Paris, Havre	7:00 A.M.	11:00 A.M.	Europe, Africa and West Asia. (Madeira, Canaries and Northern Europe specially addressed.)
West Humshaw, Accra	10:30 A.M.	1:00 P.M.	Accra, Madeira and Canaries. (Other parts of West Africa specially addressed.)
Estonia, Libau	11:30 A.M.	2:00 P.M.	Germany, Poland, Northern Europe and Denmark.
Bonheur, Buenos Aires	7:00 A.M.	10:00 A.M.	South Brazil, Argentina and Paraguay. (Specially addressed.)
Ft. St. George, Hamilton	7:30 A.M.	11:00 A.M.	Bermuda.
Tivives, Santa Marta	8:00 A.M.	11:00 A.M.	Jamaica, Canal Zone, Panama, Colombia and Ecuador.
American Legion, Buenos Aires	10:00 A.M.	1:00 P.M.	South Brazil, Argentina, Uruguay and Paraguay.
Surinam, Paramaribo	12:00 M.	2:00 P.M.	Virgin Islands, Trinidad, Ciudad Bolivar and Guiana.

SAIL THURSDAY.

Mongolia, Hamburg	7:00 A.M.	11:00 A.M.	Europe, Africa and West Asia. (Norway, Cork, Queenstown and Italy specially addressed.)
Laconia, Liverpool	8:00 A.M.	12:00 M.	Cork and Queenstown. (Other parts of Ireland and other countries specially addressed.)
Caronia, Hamburg	8:00 A.M.	12:00 M.	Europe, Africa and West Asia. (Specially addressed.)
Chicago, Havre		11:00 A.M.	No mails.
United States, Copenhagen	9:00 A.M.	12:00 M.	Norway, Sweden, Denmark and Finland.
Saugus, Constantinople	12:00 M.	3:00 P.M.	Turkey.
Santa Ana, Valparaiso	6:30 A.M.	9:00 A.M.	Canal Zone, Panama, Ecuador, Bolivia, Chile and Peru (except Iquitos).
Morro Castle, Vera Cruz	10:00 A.M.	12:00 M.	Yucatan and Campeche. (Cuba and other parts of Mexico specially addressed.)
Colon, Cristobal	11:30 A.M.	4:00 P.M.	Haiti, Capal Zone, Panama and Nicaragua (except east coast).
Carna, Maracaibo	12:00 M.	2:00 P.M.	Haiti, Venezuela and Curacao (specially addressed).

Other Outgoing Steamships

Steamer and Destination.	Time of Sailing. Date.	Hour.
Yarborough, Manchester	Oct. 3	12:00 M.
Independence, Manila	Oct. 4	12:00 M.
Lerenzo, Australia	Oct. 5	12:00 M.
Fort Hacking, Australia	Oct. 5	12:00 M.
Fenchurch, Marseilles	Oct. 5	12:00 M.
Pipestone County, Havre	Oct. 6	12:00 M.
City of Pittsburgh, Kobe	Oct. 7	12:00 M.
Truro City, Liverpool	Oct. 7	12:00 M.
Chinese Prince, Cape Town	Oct. 7	12:00 M.
Edgehill, Rotterdam	Oct. 7	12:00 M.
Chicago City, Bristol	Oct. 10	12:00 M.
Chagres, Hamburg	Oct. 10	12:00 M.
West Iskip, Antwerp	Oct. 10	12:00 M.
City of Lucknow, Alexandria	Oct. 10	12:00 M.

Steamer and Destination.	Time of Sailing. Date.	Hour.
Matsonia, Australia	Oct. 10	12:00 M.
City of Naples, Calcutta	Oct. 11	12:00 M.
Idaho, Hull	Oct. 11	12:00 M.
Delagoa Maru, Kobe	Oct. 12	12:00 M.
Hamberton Range, London	Oct. 12	12:00 M.
Felicitas, London	Oct. 14	12:00 M.
Olean, Havre	Oct. 14	12:00 M.
Collamer, Bordeaux	Oct. 14	12:00 M.
Sinaimawa, Naples	Oct. 14	12:00 M.
Belvedere, Genoa	Oct. 14	12:00 M.
Jalapa, Singapore	Oct. 14	12:00 M.
Andree Cadiz	Oct. 15	12:00 M.
Eastern Sword, Cardiff	Oct. 15	12:00 M.

Reported by Radio

SS Majestic (White Star Line), incoming from Southampton, was reported yesterday; no distance given; due at Pier 59, North River, Tuesday afternoon.

SS Hellig Olav (Scandinavian-American Line), incoming from Copenhagen, was reported yesterday; no distance given; due at pier foot Seventeenth Street, Hoboken, Tuesday forenoon.

SS Dante Alighieri (Transatlantica Italiana), incoming from Genoa, was reported yesterday; no distance given; due at Pier 25, North River, Tuesday forenoon.

SS Zacapa (United Fruit Line), incoming from Kingston, was reported yesterday; no distance given; due at Pier 15, East River, Tuesday forenoon.

SS Siboney (Ward Line), incoming from Havana, was reported yesterday; due at Pier 14, East River, Tuesday forenoon.

SS Guiana (Furness-Withy Lines), incoming from Barbados, was reported yesterday; no distance given; due at Pier 47, North River, Tuesday or early Wednesday.

SS Gothland (Red Star Line), incoming from Antwerp, was reported yesterday; due at Pier 61, North River, Wednesday afternoon.

SS Minnekahda (American Line), incoming from Hamburg, was reported yesterday; no distance given; due at Pier 58, North River, Wednesday forenoon.

SS President Polk (United States Line), incoming from London, was reported yesterday; no distance given; due at Pier 4, Hoboken, Wednesday forenoon.

SS Mount Carroll (United American Lines), incoming from Hamburg, was reported yesterday; no distance given; due at Pier 80, North River, Wednesday afternoon.

SS Touraine (French Line), incoming from Havre, was reported yesterday; no distance given; due at Pier 74, North River, late Thursday or early Friday.

Foreign Ports—Arrivals and Departures

ARRIVED.

Steamer.	At	Date.
France	Plymouth	Oct. 2
West Mahomet	Port Said	Oct. 2
Norwich City	Hamburg	Sept. 29
President Monroe	Liverpool	Oct. 1
Egremont Castle	London	Oct. 1
Clan Mactagart	Sues	Sept. 30
Sinah	Gibraltar	Oct. 1
Oscar II.	Christiansand	Oct. 2
City of Eureka	Leghorn	Sept. 27
Ordina	Bermuda	Sept. 29
Celtic	Liverpool	Oct. 1
Ashorg	Liverpool	Oct. 1
Wells City	Cardiff	Oct. 1

SAILED.

Steamer.	From.	Date.
Adriatic	Queenstown	Oct. 1
Arabic	Almeria	Sept. 30
Hungarian	Pt. Sweetham	Sept. 29
Titan	Gibraltar	Sept. 30
America (Ital.)	Bankok	Sept. 28
Victorious	Colombo	Sept. 29
Maladetta	Cadiz	Sept. 30
Manuel Calvo	London	Sept. 30
Port Augusta	Leghorn	Sept. 30

Transpacific Mails

Connecting mails close at G. P. O. and City Hall Station at 5 P. M. as follows:

New Zealand, via San Francisco; also parcel post mails for New Zealand	Oct. 3
Japan, Korea and China (specially addressed only), via Seattle	Oct. 6
Hawaii, via San Francisco; also parcel post mails for Fiji Islands	Oct. 6
Hawaii and specially addressed mail for Japan, Korea and China, via San Francisco	Oct. 9
Japan, Korea, China, Siberia, French Indo-China, Netherlands East Indies, Straits Settlements and Philippine Islands, via Seattle; also parcel post mails for Japan, Korea, China, Siam, French Indo-China and Straits Settlements	President Madison Oct. 9
Hawaii, Samoan Islands, Australia and specially addressed mail for New Zealand, via San Francisco; also parcel post mails for Samoan Islands and Australia	Sonoma Oct. 12
Japan, Korea, China, Siberia, French Indo-China, Netherlands East Indies, Straits Settlements and Philippine Islands, via Vancouver and Victoria, B. C.; also parcel post mails for Shanghai City	Empress of Canada Oct. 14

Army Orders and Assignments.

Special to The New York Times.

WASHINGTON, Oct. 2.—The War Department published the following orders today:

Infantry.

Peck, Col. R. H., will proceed to Walter Reed Hosp. and report in person to the Comdg. Offr. for observation and treatment.

Koch, Maj. J. J., proceed at proper time to New York City and sail on transport scheduled to leave on or about Oct. 28, 1922, to San Juan, Porto Rico, and upon arrival will report in person to the Comdg. Offr. for duty with regt. to which transferred.

Hammond, Capt. W. H., as Prof. of Mil. Sci., Santa Barbara High Schl., Santa Barbara, Cal.

Long, Capt. R. R., by direction of the President, is detailed as Asst. Prof. of Mil. Sci., Pa. State Coll.

Medical Corps.

Cooper, Maj. W. E., as Prof. Mil. Sci., Vanderbilt Univ. Schl. of Med., Nashville, Tenn.

Skelton, Maj. R., report to the Surg. Gen. of the Army at Washington for duty in his office.

Clark, Capt. H. A., proceed to Ft. Ethan Allen and report in person to the Comdg. Offr. for duty.

Leaves.

Smart, Lt. Col. W. M., 3 mos.

Boots, Maj. P. J., 3 mos.

Everett, Maj. G. T., 3 mos.

Wettengel, Capt. E., 15 days.

Connor, Capt. F. D., 10 days.

Simmons, 1st Lt. B. H., 2 mos.

Miscellaneous.

Horton, Col. W. R., Gen. C., proceed to Boston and report in person to the Comdg. Gen., 1st Corps Area, for duty as Corps Gen.

Trimble, Capt. G. C., S. S., will proceed to Ft. McPherson and report in person to the Comdg. Gen. 4th Corps Area for duty.

Bethel, Capt. B. L., F. A., will proceed to Walter Reed Gen. Hosp. and report in person to the Comdg. Offr. for observation and treatment.

Rice, C. R.; Dineen, A. C.; Kean, W. J.; Wright, J. R.; Chester, J. E.; Ryan, W. J.; Tierney, D. R.; McNally, E. T.; Conway, J. F.; Fraser, H. C., chaplains promoted from 1st Lieuts. to Capts.

The Civil Service.

City.

Applications for inspector of regulating, grading and paving will be received until Oct. 13. Applications for assistant engineer, tunnel, Grade C, and assistant engineer, railroad, Grade D, will close the same day. For inspector of meters and water consumption, Grade 2 (knowledge of Newton water supply), applications will close also on Oct. 13.

United States.

An examination has been ordered for live weight stock supervisor at from $2,749 or over per year, and

CONNECTICUT TOWNS HOLD ELECTIONS

Democrats for First Time in Many Years Win Stonington and Darien.

4 VOTES DECIDE IN NORFOLK

Other Towns Return to Republican Rule After One Year of Democratic Control.

STONINGTON, Conn., Oct. 2.—For the first time in eleven years a Democratic Board of Selectmen will officiate in this town. Joseph A. Vargas and Lawrence A. Purtill, Democrats, and John Fribance, Republican, were elected at the town election here today. Town offices were about equally distributed between the two parties.

At Stafford Springs two Republicans and one Democrat were elected Selectmen, and Republicans were elected to other offices.

Stamford elected Charles H. Martin, Republican, First Selectman; William F. Michaels, Republican, Second Selectman, and Daniel S. Hogan, Democrat, Third Selectman. The only town office the Democrats won was that of Treasurer, Harry C. Smith being elected. The Republicans won all offices in Plymouth.

In New London John F. Murray was elected Mayor at a meeting of the newly elected City Council, the vote splitting 5 to 3. He succeeded Mayor Lurlus E. Whiton. Frank L. McGuire was elected Director of Law.

For the first time in twenty years Darien went Democratic today, Ernest D. Crofut, Chairman of the Republican Town Committee, being defeated for Tax Collector by Ernest B. Crofut, Democrat. Two Democrats and one Republican were elected as Selectmen, while all of the important town offices were won by Democrats.

In Enfield a normal Republican majority of about 600 was wiped out by a coalition of the Democratic and Citizens' Party, only one Republican being elected to an important office. James T. Murray was elected First Selectman, defeating Edward Bromage by 126 votes, although Bromage was elected to the same office last year by more than 500.

Anna E. Hogan, Democratic candidate for the School Committee in Harwinton, defeated Fred Hoper, Republican, 97 to 39. For Assessor, Lewis D. Reynolds, Democrat, defeated R. G. Douglas, Republican, by one vote.

Prospect returned to the Republican fold after a Democratic administration of one year when the Republicans made a clean sweep.

The Republican Party went into office in Thomaston by an unprecedented majority of practically 2 to 1.

Four votes spelled victory for the Republican Party in the Norfolk election. The total vote was Republican, 306; Democratic, 202.

Southbury went Republican, with the exception of the election of Robert Treat, Democrat, who defeated J. E. King for the School Committee.

SAW SILVESTRE SLAIN.

Arab Chief Tells Spaniards Where General Was Buried.

MELILLA, Morocco, Oct. 2.—Amarrusen, one of the principal chiefs of the Beni Said tribe, has informed the Spanish authorities that he saw General Fernandes Silvestre, former Spanish Commander at Melilla, killed in battle. He added that Silvestre had been buried near Annual. The chief handed the authorities sketches of the position where Silvestre had met death and been buried.

A Madrid newspaper last week asserted that General Silvestre had not been killed, but that he had escaped from the Moors by feigning insanity and was now living in South America.

Foreshadows German Food Loan.

BERLIN, Oct. 2.—In a speech at Essen today Johann Giesberts, the Minister of Posts, foreshadowed the possibility of the issuance of a German loan for the purchase of foodstuffs.

Stone & Webster Engineers and Constructors

FOR more than thirty years Stone & Webster have acted as engineers and advisers for important manufacturing and public utility companies.

They have examined and reported to managers, security-holders and bankers on financial requirements, physical condition, operating costs, valuation, inventories, plant extension and earning capacity of industrials and utilities.

They have appraised properties to the value of three and one-half billion dollars.

Stone & Webster have designed and built a million and a half horse power of steam and hydro-electric power stations, thousands of miles of power transmission lines, hundreds of miles of electric railways, and some of the largest industrial plants of recent years.

This work is in three hundred and thirty cities in forty-one states and seven foreign countries.

The foreign contracts include water power work, building construction, railroads and sanitary works in South America and Japan.

ELECTRIC power from Stone & Webster plants transmitted long distances by Stone & Webster high-voltage lines is giving old cities new industrial importance.

Beginning thirty years ago with one of the first alternating current power plants in the country Stone & Webster have built enough mileage of main power transmission lines for a super-power system reaching from Niagara Falls east to New York and Boston, west to Chicago, St. Louis and Minneapolis and south to Pittsburgh and Cincinnati.

Nearly twenty years ago Stone & Webster built the first large hydro-electric plant in the far west; now every important city on the Coast from Canada to the Mexican Border receives power from one or more hydro-electric developments designed and built by the organization. Four of these plants provide power to move electrically-hauled transcontinental trains over the mountains to the Coast.

Stone & Webster water power work covers plants of all types and of all sizes. It includes the largest high-head and largest low-head developments in the world as well as plants as small as 500 kilowatts capacity.

CONSERVATION of fuel has been one of the results of Stone & Webster work. The coal saved to date by the operation of the record high-head and low-head plants above mentioned would be sufficient to operate the public utilities of Greater New York for two years.

Another kind of conservation is the use of waste from coal mines as commercial fuel. An enormous mine dump, long regarded as refuse, has been for the last three years the chief source of fuel for a large power plant converted for its use by Stone & Webster.

Conservation also shows in the high operating efficiency of Stone & Webster plants. A boiler plant recently completed for The American Sugar Refining Company at Baltimore, shows a very marked advance in efficiency over any previous plant burning river-dredged anthracite.

In one of the great industrial states (a leader in the race for economy and efficiency), the records of the public utilities commission show that a power station designed and built by Stone & Webster operates 16.5% cheaper than its nearest competitor and 26% cheaper than the average of the next ten stations, and a gas plant designed and built by Stone & Webster operates 6.3% cheaper than its nearest competitor and 30.4% cheaper than the average of the next ten plants.

IN industrial construction Stone & Webster have built plants of all sizes for the sugar, rubber, glass, textile, steel, chemical and many other industries. Some of these plants are the largest and most modern in the respective industries. In numerous instances Stone & Webster have coöperated with the client's engineers in designing the plants, combining their general experience in plant planning and construction with the client's specific experience in his own processes.

NON-industrial buildings include the work of leading architects and comprise office buildings, educational institutions, hospitals, hotels, apartments and whole towns. For the largest bank in New England and for the oldest fire insurance company in North America, Stone & Webster are now building new home office buildings.

LOW-COST construction depends largely on purchasing power.

In addition to buying the large amount of equipment and materials for general construction purposes as here outlined, Stone & Webster act as purchasing agents for fifty-six public utility companies.

The knowledge of markets which comes from placing this volume of business combined with the ability to get the materials on the job when needed saves the clients of Stone & Webster millions of dollars.

RAPID construction is characteristic of much of Stone & Webster's work.

The main power supply of a city of 300,000 was cut off by destruction of the central power station. A new general system of power generation and distribution was worked out, the detail engineering designs were made and the system was installed, tested and put in operation in eight months from the date of original disaster.

During the War when speed was the first requirement in construction the following Washington press despatch appeared on September 13, 1917:

"Quartermaster General's office at Washington has produced a keen rivalry among the contractors building the sixteen National Army Cantonments by posting periodical bulletins showing relative accomplishment. The final bulletin has just been posted, and Stone & Webster stand at the head of the list with 99 7-10 per cent of their work done."

THE Stone & Webster organization was largely used by the United States Government for war work. They built three arsenals at home, the main ordnance base in France, the main aviation school for the army, a second aviation school, the National Army cantonment above referred to, a National Guard camp, a balloon school and the Hog Island Shipyard.

It was necessary to furnish the organizations for all these jobs at the same time. Probably no such demand was ever made on one company or firm, but each undertaking became an achievement, either for speed, low cost or both.

The Hog Island Shipyard is best known. It is the largest project ever undertaken by the Government excepting the Panama Canal and occupies first place in the pride of this organization as an example of a great piece of construction work rapidly and well done.

RELIABLE engineering reports and good designing and construction are both based on the close coöperation and team work of specialists of long standing and sound judgment.

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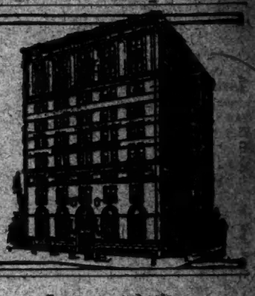

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OPERATORS AT ODDS IN MEETING MINERS

Bituminous Men Fail to Agree on a Plan to Negotiate Future Wage Scales.

TRUSTING TO CONFERENCE

They Will Enter Parley at Cleveland as Individuals, Following Split.

MINERS SHOW UNITED FRONT

And Urge the Operators to Effect Some Agreement — Oppose Harding Commission.

Special to The New York Times.

CLEVELAND, Ohio, Oct. 2.—Establishment of machinery to prevent another nation-wide strike next year was menaced tonight when it was announced that the bituminous coal operators of the country had failed to agree among themselves upon a plan of dealing with the miners' union.

After a lively two hours' session representatives of the operators said they had been unable to perfect any organization, but would meet with the miners in joint conference tomorrow with the hope of being able to work out something definite. They made it clear that their ranks, split and disorganized because of the recent strike settlement, had not been united.

John L. Lewis, President of the United Mine Workers, on the other hand, announced that the miners were unanimous as to a program, but they would insist that the operators form some "responsible and authoritative organization" to deal with the union and carry out the terms of the agreement signed in Cleveland last August, ending the five months' coal strike. He made it clear that the industry must "clean house" and the present "chaotic situation" must be eliminated.

Prior to the meeting of the operators the eighteen members of the miners' Policy Committee met in joint conference with more than 150 coal operators and perfected a temporary organization. Thomas K. Maher, President of the Maher Collieries Company, was nominated as Chairman on the motion of Mr. Lewis. William Green, Secretary of the United Mine Workers, was chosen as Secretary.

Upon the motion of Phil A. Penna, Secretary of the Indiana coal operators, the conference was adjourned until 10 o'clock tomorrow, that the operators might have time to perfect an organization and program.

President Lewis said the miners would mark time until the operators had accomplished something or agreed among themselves. He said the Miners' Policy Committee at a meeting today had decided to "stand pat" on the fulfillment of the terms of the Cleveland agreement, which provided appointment of a committee to determine future methods of wage negotiations and the appointment of a committee of inquiry within the industry to make a thorough investigation and present facts upon which future wage scales would be based.

The miners' union is not in sympathy with the fact-finding commission created through legislation urged by President Harding, while the operators ranks are split on the question of whether to cooperate and go ahead with the Governmental commission or to follow the terms of agreement and have a commission within the industry. The majority of the operators are said to favor discarding the clause in the Cleveland agreement regarding a committee of inquiry and await the findings of the Harding commission.

"We are attempting to re-establish some system of collective bargaining that will endure and prevent future strife in the industry," said Mr. Penna, who presided at the operators' conference. "We have failed to agree on any program. We will enter tomorrow's meeting as individuals.

"I believe that today's meeting has demonstrated more than ever before to those present the need of some national organization to deal with the miners' union. We must come to that, it seems."

Some of the operators, it became known, urged that they all get together now and put up a solid front to prevent future domination by President Lewis and his union."

In addition to the operators and operator associations of the central competitive field, outlying districts were represented in the meeting. This is the first time in history, it was stated, that operators of both sections of the mining industry got together in a national conference.

Threats were made by representatives of several groups that they would bolt the meeting if the miners were permitted to dominate the convention.

Even though the operators and miners decide to set up a fact-finding commission of their own in the industry, it was indicated tonight that they might suggest a panel of twenty names of men to serve on the Governmental body, as requested by President Harding. This is a matter, however, to be determined by the joint conference.

Practically every coal operator arriving here today complained of the serious car shortage. In various States the car supply was reported in many places varying from 20 to 80 per cent. normal.

Dr. J. E. Cole Sues for Separation.

Mrs. Susan E. Cole filed suit in the Supreme Court yesterday for a separation from Dr. John Emerson Cole, a dentist of 142 Lexington Avenue, who is a member of the New York Athletic Club. Mrs. Cole asks $100 a week alimony pending the suit. The case will be heard next Monday. Mrs. Cole is said to be a worker in the Madison Avenue Methodist Episcopal Church. Dr. Cole has counter-claimed for a separation.

Mother Is Operated Upon While Daughter Is Married

While Mrs. Henry Budenbom of 42 Martense Street, Brooklyn, was undergoing an operation for appendicitis at the Norwegian Hospital Saturday night, her daughter, Naomi, was being married to Harry J. Richardson of Taunton, Mass., at St. Mark's M. E. Church, Beverly Road and Ocean Avenue, Flatbush.

Mrs. Budenbom was taken ill Saturday afternoon, the day set for the wedding of her daughter. As the nuptial plans were all arranged, Mrs. Budenbom opposed any postponement of the wedding ceremony and insisted that it go through. It was reported at the hospital last night that her condition is favorable.

Mr. and Mrs. Richardson, following the wedding at the church, left on a short honeymoon trip. Mr. Richardson is a graduate of Massachusetts Institute of Technology. His bride is a graduate of Adelphi College, Brooklyn.

BANTON ASSIGNS AID TO FUEL DICTATOR

Assistant Prosecutor Will Make Headquarters at Woodin's Office.

WOOD CHIEF IS APPOINTED

Alexander MacDonald, State Conservation Commissioner, Will Take Charge.

District Attorney Joab H. Banton will assign an assistant from his office to the headquarters of State Fuel Administrator William H. Woodin to prosecute all violations under the State fuel laws, it was announced yesterday by George Barr Baker, Mr. Woodin's executive assistant. The Assistant District Attorney, who had not been designated last night, will take up the work in the Fuel Administrator's offices today.

The appointment of Alexander MacDonald of Albany, State Conservation Commissioner, as State Wood Administrator under Mr. Woodin, also was announced by Mr. Baker. Fuel Administration officials said that Commissioner MacDonald, by virtue of his position, was more closely in touch with the wood situation in the State than any other man.

The designation of an assistant of Mr. Banton's to take charge of the complaint bureau in Mr. Woodin's office is the first step in a program which the Fuel Administration has laid down for vigorous prosecution of profiteers. It was said that similar action probably would be taken by the District Attorney in every county throughout the State.

Numerous charges of profiteering are already under investigation by Mr. Woodin's staff. Although the Fuel Administrator an ayet not fixed a "fair price" for coal, the prices voluntarily set by New York coal dealers here, averaging about $14 a ton, provide a basis for a fair price standard. Complaints that dealers are charging as high as $20 a ton, and in some cases more, are regarded at Mr. Woodin's office as sufficient justification for prosecution under the fuel laws.

Some dealers in Queens County are reported as selling anthracite household sizes at $15 and $16 a ton. The dealers are quoted as saying that they paid more than $10 a ton for this coal at the mine.

New Jersey dealers who are selling coal to consumers in New York for as high as $20 a ton are likely to run afoul of the New York Fuel Administrator. The coal in such cases will be seized, Mr. Baker said, and a "fair price" will be given for it.

The appointment of Commissioner MacDonald as State Wood Administrator followed a visit up-State by William P. Capes, Secretary of the State Conference of Mayors, who is also attached to Mr. Woodin's staff. Mr. Capes reported that large quantities of wood for household use were being delivered in many of the up-State districts, where the residents had been unable to obtain any coal.

The Lehigh Valley Railroad made public figures to refute the assertion of anthracite operators that shortage of cars was responsible for the present small production.

Loading of anthracite coal on Friday was reported as 5,854 cars, in a statement by the Association of Railway Executives.

Lakes Strike Not Noticeable Yet.

SAULT STE. MARIE, Mich., Oct. 2.—Effect of the lake seamen's strike has not yet become noticeable here, according to marine men. Vessel passages during the last few days have been normal except that a number were held up last night and early this morning by a heavy fog. These began passing through the locks later today.

3 "ROOKIES" SUSPENDED.

Had Been With Mahoney Before Probationer Shot Detective.

An investigation yesterday by Police Commissioner Enright disclosed the identity of the three police "rookies" who had been with Thomas Mahoney, a probationary policeman, when he fought a revolver duel with detectives and a policeman on Sunday morning in West 135th Street. They were Thomas J. Kennedy, William E. Doyle and Arthur J. Shea. The Commissioner ordered them suspended and held as witnesses in the Mahoney case.

Mahoney, with six bullet wounds, remains in about the same condition at the Harlem Hospital, and there is a possibility that he will recover.

His victim, Detective John T. Donohue, who was shot when he tried to disarm Mahoney, is in a critical condition in the same hospital ward.

288-268

288 columns of advertisements were offered for publication in The New York Times today, of which it is able to print only 268 columns—the greatest volume ever printed in a week-day edition.

MEMOIRS OF THE EX-KAISER

Tenth Instalment.

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EVENTS AND FIGURES FROM THE YEARS 1878 TO 1918.

By WILLIAM HOHENZOLLERN, Former German Emperor William II.

Chapter IV.

(Continued)

BULOW

AFTER my return home from England I was able to report to the Chancellor on the good impressions I had received, and particularly that opinion in England was apparently in favor of an understanding and of closer relations.

Bülow expressed himself as satisfied with the results of the journey, after we had talked at length about it at Homburg, and consulted as to how the situation created by the journey should be put to use. I suggested that we should, unquestionably come to a good agreement, if an alliance—which I preferred—could not be brought about. In any event, a firm agreement would suffice, I said, and would suit the English; in the long run an alliance might always develop from it.

The opportunity for such an alliance came with unexpected promptness. While I was at Homburg vor der Höhe in the Spring of 1901, Count Metternich, who was with me as representative of the Foreign Office, brought me a notification from Berlin that *Mr. Chamberlain* had inquired there as to whether Germany was ready for an *alliance with England*. I immediately asked: "Against whom?"—since, if England so suddenly offered to make an alliance in the midst of peace, it was plain that she needed the German army, which made it worth while to find out against whom the army was needed and for what reason German troops were to fight, at England's behest, by her side. Thereupon the answer came from London that they were needed against Russia, since Russia was a menace both to India and to Constantinople.

The first thing I did was to call London's attention to the old traditional brotherhood-in-arms between the German and Russian armies, and the close family ties between the reigning dynasties of the two countries; in addition, I pointed out the dangers of a war on two fronts, in case France came in on the side of Russia, and also the fact that we had acted jointly with France and Russia in the Far East (Shimonoseki, 1895) and that there was no reason to unloose a conflict with Russia at this time, when we were in the midst of peace; that the superiority in number of the Russian army on a peace footing was very great and the eastern frontier of Prussia seriously threatened by the grouping of the Russian forces; that England would not be in a position to protect our eastern province from a Russian attack, since her fleet could accomplish little in the Baltic and would be unable to sail into the Black Sea; that, in case of our making common cause against Russia, Germany would be the only one who would be in great danger, quite independently of the possibility of the entry of France into the fight.

Chamberlain then informed us that a firm alliance should be made, by which England would naturally bind herself to come to our aid.

British Alliance Fails.

I had also pointed out that the validity of an alliance could only be assured when the English Parliament had placed its approval upon it, since the Ministry might be driven from office by the will of the nation as expressed in Parliament, whereby signature of the Ministry might be rendered null and void and the alliance invalidated, and that we could look upon the Chamberlain suggestion, for the time being, merely as a purely personal project of his own.

To this Chamberlain replied that he would get backing from Parliament in due time and would find the way of winning the Unionists over to his idea; that all needed now was the signature of Berlin. Matters did not progress as far as that, because Parliament was not to be won over to Chamberlain's plan; therefore the "plan" came to nothing. Soon afterward England concluded her alliance with Japan (Hayashi). The Itusso-Japanese War broke out, in which Japan—owing to the fact that it fitted in with her schemes—played the rôle of pawn for England's interests, which rôle had originally been reserved for Germany. By this war Russia was thrown from the east back to the west, where she might concern herself again with the Balkans, Constantinople and India—which was to Japan's advantage—leaving to Japan a free hand in Korea and China.

In 1905 came my journey to Tangier, undertaken much against my will. It came about as follows: Toward the end of March I intended, as in the previous year, to take a Mediterranean trip for the sake of my health, for which I proposed to avail myself of some ship running empty from Cuxhaven to Naples. The Hamburg was destined by Ballin for this purpose. At his request that I take along some other guests, since the steamer was quite empty, I invited a number of gentlemen, among them Privy Councilor Althoff, Admiral Mensing, Count Pückler, Ambassador von Varnbuhler, Professor Schiemann, Admiral Hollmann, &c.

Soon after the proposed trip became known Bülow informed me that there was a strong desire at Lisbon to have me stop there and pay the Portuguese Court a visit. To this I agreed. As the date of departure approached, Bülow expressed the additional wish that I also stop at Tangier and, by visiting that Moroccan port, strengthen the position of the Sultan of Morocco in relation to the French.

This I declined, since it seemed to me that the Morocco question was too full of explosive matter and I feared that such a visit would work out disadvantageously rather than beneficially. Bülow returned to the attack, without, however, persuading me of the necessity or advisability of the visit.

Again Kaiser "Gives In."

During the journey I had several talks with Freiherr von Schoen, who accompanied me as representative of the Foreign Office, as to the advisability of the visit. We agreed that it would be better to drop it. I telegraphed this decision to the Chancellor from Lisbon. Bülow replied emphatically that I must take into consideration the view of the German people and of the Reichstag, which had become interested in the project, and that it was necessary that I stop at Tangier.

I gave in, with a heavy heart, for I feared that this visit, in view of the situation at Paris, might be construed as a provocation and cause an inclination in London to support France in case of war. Since I suspected that Delcassé wished to make Morocco a pretext for war, I feared that he might make use of the Tangier visit for this purpose.

The visit took place, after much difficulty had been experienced in the open roadstead of Tangier, and it met with a certain amount of friendly participation by Italian and Southern French anarchists, rogues and adventurers. A lot of Spaniards stood upon a small square, amid waving banners and loud cries; these, according to a police official who accompanied us, were an assembly of Spanish anarchists.

The first I learned about the consequences of my Tangier visit was when I got to Gibraltar and was formally and frigidly received by the English, in marked contrast to my cordial reception the year before. What I had foreseen was justified by the facts. Embitterment and anger reigned in Paris, and Delcassé tried to rouse the nation to war; the only reason that he did not succeed was that both the Minister of War and the Minister of the Navy declared France not yet ready.

The fact that my fears were justified was also corroborated later by the conversation between Delcassé and the editor of Le Gaulois, in which the Minister informed an astonished world that, in case of war, England would have sided with France. Thus, even as far back as that, I ran the risk, through the Tangier visit forced upon me, of getting blamed for the unchaining of a world war. To think and act constitutionally is often a hard task for a ruler upon whom in every case responsibility is finally saddled.

In October, 1905, the Paris Matin reported that Delcassé had declared in the Council of Ministers that England had offered, in case of war, to land 100,000 men in Holstein and seize the Kaiser Wilhelm Canal. This English offer was repeated once more later on, with the suggestion that it be affirmed in writing. And the well-known Jaurès, who was murdered in accordance with the political ideas of Isvolsky upon the outbreak of war in 1914, knew beforehand about the statements by Delcassé published in the Matin.

The downfall of Delcassé and the accession of Rouvier to his post are to be ascribed partly to the influence of the Prince of Monaco. During the Regatta Week at Kiel the Prince had assured himself, by talks with me, the Imperial Chancellor and Government officials, of the sincerity of our desire to compromise with France for the purpose of enabling us to live at peace with each other. He stood well with the Ambassador, Prince Radolin, and worked actively toward a rapprochement between the two countries.

The Prince of Monaco himself was of the opinion that Delcassé was a menace to the maintenance of peace and hoped that he would soon fall and be replaced by Rouvier, who was a prudent politician thoroughly inclined to coming to an understanding with Germany. The Prince said that he was on good terms with Rouvier personally and would willingly place himself at the disposal of the German Ambassador as a go-between.

Negotiations Fruitless.

Then came Delcassé's fall, and Rouvier became Minister. At once I caused the initiation of the measures wherein I could count upon the support of the Prince of Monaco. The Chancellor was instructed to prepare a rapprochement with France. And I particularly told Prince Radolin, who personally received his instructions in Berlin, to make good use of the Rouvier régime for the purpose of eliminating all possibilities of conflict between the two countries. I added that the reports of the Prince of Monaco, with whom he was well acquainted, would be useful to him in relations with Rouvier. Prince Radolin proceeded with zeal and pleasure to the accomplishment of this worth-while task.

At first the negotiations went well, so much so that I began to hope that the important goal would be attained and the evil impression caused by the Tangier visit effaced by an understanding. In the meantime, the negotiations concerning Morocco were continued; they were concluded, after endless trouble, by the summoning of the Algeciras Conference, based upon the circular note of Prince Bülow, which pointed out that the Most-Favored-Nation Clause No. 17 of the Madrid Convention should remain in force and that the reforms in Morocco, for which France alone was working, should be carried out, in so far as necessary, only in agreement with the signatory powers of the Madrid Conference. These events, which riveted general attention upon themselves, relegated the special negotiations with Rouvier to the background.

With regard to domestic policy, I had agreed with the Chancellor that his main task was to be the restoration of order in the relations between the parties in the Reichstag, which had got into a bad way under Hohenlohe, and, above all, to rally the Conservatives, who had been won over to the opposition by the Post-Bismarckians, once more to the support of the Government. The Chancellor accomplished this task with great patience and tenacity. He finally formed the famous "bloc," which arose from the great electoral defeat of the Socialists.

The Conservative Party had many members who had direct relations with the Court, and also with me personally, so that it was easier for this party than for any other to become informed as to my plans in political and other matters and to discuss my ideas with me before they took shape in projects for laws. I have not the impression that this was done to the extent that was possible; I might perhaps have come into agreement with the gentlemen, through informal conversations, in the question of the building of the Central Canal—opposed, as is well known, by the Conservatives—as well as in the less important matters of the construction of the Cathedral and the Berlin Opera House, in which I was deeply interested for the sake of the Church and of art.

I am saying nothing new if I remark that it was by no means easy to deal with the gentlemen of the Conservative Party. Through their traditional services to the State they had acquired great experience and independence of judgment, and had thus formed firm political convictions, to which they held faithfully and in a genuinely conservative manner. From their ranks great statesmen, eminent Ministers, a brilliant officer corps, a model body of officials, had largely been produced. Therefore, the consciousness of their own merit was not without justification; in addition, their loyalty to their king was unshakable. The King and the country both owed them gratitude.

Finds Fault With Conservatives.

Their weakness lay in the fact that they were at times too conservative—that is they recognized too late the demands of the time and began by opposing progress, although it might be progress advantageous to themselves. One may understand this in view of their past, but the fact remains that it worked to the detriment of their relations with me, especially during my reign, when the development of the empire, particularly of industry and commerce, pushed rapidly forward; and I desired—and was obliged—to place no obstacles in the way of that development, but to promote it. When I said that it was not always easy, for the reasons adduced, to deal with the Conservatives, I am well aware that the same thing is maintained about me. Perhaps this is because I stood close to the Conservatives on account of my traditions, but was not a Conservative for party reasons. I was and am, indeed, in favor of progressive conservatism, which preserves what is vital, rejects what is outworn and accepts that portion of the new which is useful.

Let me add that in discussions I was able to endure the truth, even when it was uncomfortable and bitter, better than people are aware, provided it was told to me tactfully.

So that, when it is maintained that I and the Conservatives did not get along in dealings with each other, the same reason was at the root of the difficulty on both sides. It would have been better to arrive oftener at an understanding with me in private conversations, for which I was always ready. And in the canal question, on which we could not agree, who was better qualified than the Conservative to understand and appreciate the fact that I have never subscribed to the pretty couplet, "Unser König absolut, wenn er unseren Willen tut"? (Absolute our King may be, if he does what we decree.) For, had I acted according to that principle—a very comfortable one for me—the Conservatives, in view of their belief in a strong King who really governs, would logically have been forced to oppose me. Surely the Conservatives must have respected me for having matched their honorable axiom of manly pride before the thrones of Kings with mine of kingly pride before the Conservative Party's throne, just as I did with regard to all other parties.

In any event, the occasional differences with the Conservative Party and with individual Conservatives cannot make me forget the services rendered by men of this very party to the House of Hohenzollern, the Prussian State and the German Empire.

The ex-Kaiser will tell tomorrow about his notorious interview in The London Daily Telegraph, which stirred up hornets' nests both in England and Germany. He does not deny its authenticity. He will deal further, too, with Bülow's administration.

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KAISER'S FAMOUS INTERVIEW.

ONE of the most startling incidents of the Kaiser's reign was the interview with him printed in The London Daily Telegraph of Oct. 28, 1908. In it he said that "Englishmen, in giving rein to suspicions unworthy of a great nation," were "mad as March hares"; and that "the prevailing sentiment among large sections of the middle and lower classes of my own people is not friendly to England. I am, therefore, so to speak, in a minority in my own land, but it is a minority in the best elements, just as it is in England with respect to Germany." German opinion was, he admitted, "bitterly hostile" to England during the Boer War, and that the German people, if he had permitted Boer delegates in Berlin, "would have crowned them with flowers." He asserted that he had formulated a plan of campaign in South Africa which Lord Roberts adopted in substance.

The Kaiser was quoted in this interview as declaring Germany needed a large fleet chiefly on account of the Far Eastern situation.

The interview was republished in official German organs, and caused as great a stir in Germany as in England. There were many debates on it in the Reichstag and one or two "investigations."

REVIEW OF THE FOREGOING CHAPTER

By ELMER DAVIS, of the Editorial Staff of The New York Times

THE offer of an English alliance made to Germany by Joseph Chamberlain in 1901, as told in today's instalment, was apparently the last echo of an enterprise first undertaken by Bismarck in 1889 and later revived once or twice by English statesmen. And the Kaiser's subsidiary reason for turning down Chamberlain in 1901 is an echo of that given by Lord Salisbury for putting Bismarck off twelve years before.

In January, 1889, Bismarck directed Count von Hatzfeldt to sound Lord Salisbury on the question of an Anglo-German alliance binding both nations "to common resistance against a French attack." Among the arguments which Hatzfeldt was directed to use was that "the attitude of America toward England would be more cautious than it has been in the Canada and Sackville questions if it is understood in America that a conflict with England must be fought out in isolation and without the material or moral help of France. • • • America will not be inclined to carry out the chauvinistic inclinations of its next Administration" (that of Benjamin Harrison, in which Blaine, who had already come into conflict with British interests, was to be Secretary of State) "and its past unfriendliness toward England in hostile action if she is not sure of the eventual support of France."

Some further observations of Bismarck are of interest in their bearing on the diplomacy that led to the outbreak of war in 1914. "It is not a question," he said, "of preponderance in case of war, but of the prevention of war. Neither France nor Russia will break the peace if they know officially that should they do so they will immediately and surely have to fight England as well. They will break it only if they may hope to be able to attack the peace-loving powers in Europe one after another."

Salisbury was also interested, of course, but told Hatzfeldt that he would have to talk it over with his political friends. Bismarck allowed the matter to simmer for a few weeks and then sent over his son Herbert to see whether the matter could be settled. Herbert saw Salisbury on March 22, but the British Premier told him that the Cabinet, though liking the idea, thought that an attempt to put it into practice at that time would break up the Parliamentary majority and upset the ministry. Salisbury added:

"Disadvantages" of Democracy.

"Unfortunately, we are no longer living in the time of Pitt. Then the aristocracy ruled here, and we could conduct an active foreign policy which made England after the Congress of Vienna the richest and most important European power. Now the democracy rules, and with it has come in personal and party government which has reduced every English Ministry to utter dependence on the aura popularis. This generation can only be taught by events." So Salisbury suggested that they "leave the alliance question on the table, without saying yes or no."

Herbert seized the opportunity afforded by this visit to talk about Zanzibar and other African questions with Chamberlain, "whose friendliness to Germany," wrote Herbert to his father, "was never so plain before." Chamberlain said "Sine Germania nulla salus," and proved that he meant it by suggesting the trade of Heligoland for German Southwest Africa. The discussions are reported in the published German Foreign Office Documents, IV., 390-409.

Chamberlain continued to be deutschfreundlich, and gradually the generation was taught by events that England's splendid isolation was over. Freiherr von Eckardstein has reported that when the Kaiser was visiting the Cowes regatta in 1895 Salisbury brought up the question again, basing his plan on a division of Turkey between England, Germany and Austria. No doubt the Franco-Russian alliance had its effect on the British Government and public. But the Kaiser refused the proposal, and a few months later came the Kruger telegram which embittered Anglo-German relations. But on May 30, 1898, the Kaiser wrote to the Czar (Letters from the Kaiser to the Czar, 47-51) that about Easter "a celebrated English politician" (evidently Chamberlain again) had sent for Count von Hatzfeldt, the German Ambassador in London, and offered him an alliance. The Kaiser told the Czar that "by my command the request was coolly and dilatorily answered in a colorless manner." It was renewed with "enormous offers" to Germany. The Kaiser wrote to the Czar that "I feel that it is a question, so to say, of life and death," and asked the Czar "what you can offer me and will do if I refuse."

The Czar's response has not been published, but on Oct. 18 of the same year the Kaiser wrote that the British approaches were being continued, but that "England has never quite uncovered its hand; they are trying hard, as far as I can make out, to find a Continental army to fight for their interests. But I fancy they won't easily find one, at least not mine."

So it appears that England, realizing that she needed some support on the Continent, kept trying Germany over a period of six years, and turned to France and later Russia only after Germany had repeatedly refused. It is hard to see how this agrees with the favorite German theory of British commercial jealousy leading to an encirclement of Germany; still less how it can be reconciled with the famous Anglo-French-American secret treaty of 1897 discovered by Professor Usher and accepted as authentic by the Kaiser.

A Mistaken Policy.

It is hardly to be doubted that an English alliance in 1901 would have been a bad investment for Germany, so far as the immediate future was concerned. German influence had been successfully employed for years in supporting that section of Russian opinion which was more interested in the Far East than in the Balkans. What the Russians did in Further Asia was of comparatively little concern to the Germans, nor whether they got into trouble with England in doing it. But a foresighted diplomacy might have conjectured that if England was thinking of taking sides in the Continental balance it would be well to have her with rather than against Germany.

The Kaiser's intimation that Japan fought Russia as the pawn for England's interests in place of Germany hardly seems very statesmanlike. If Japan's war with Russia had not been inevitable since 1895, it had certainly been inevitable since the Russians began reaching out for Korea. The English alliance was an invaluable protection for Japan in a war which Japan had to fight if she wanted to preserve her national security; for Germany, which had no Russian war in contemplation at the time, and which had apparently got Russia turned away from Europe, it would have been of value only in the distant future.

The Kaiser's account of the Tangier incident lays the responsibility for his attempt to "strengthen the position of the Sultan of Morocco with relation to the French" on Prince von Bülow, then Chancellor. This is undoubtedly correct. But it seems uncertain whether Bülow's responsibility extends to the language used by the Kaiser. He emphasized the independence of the Sultan of Morocco, announced that "I am determined to do all that is in my power to safeguard efficaciously the interests of Germany," and warned the world against "monopoly or annexation."

Now, German interests in Morocco at that time did not amount to much; the speech was generally taken as a direct insult to France. Bülow in his "Imperial Germany," gives as a reason for the act that Germany could not be treated as "a negligible quantity in an important international decision." The Emperor landed at Tangier, he says, "in pursuance of my advice;" but he does not say that the provocative language which made the speech a direct insult to France was suggested by him.

Baron von Schoen, whom the Kaiser in a letter to the Czar called "a loyal, quiet, discreet man," gives a lively account of the visit in his Erlebtes, pp. 18-23. He agrees that the Kaiser had many misgivings about "the Tangier adventure," but was finally as a constitutional monarch compelled to yield to the insistence of Bülow that the visit must have a political character; and Bülow was "apparently under the influence of Holstein." Count Tattenbach, Minister to Portugal, who accompanied the party, was also strongly in favor of the demonstration, having had much diplomatic conflict with the French over Morocco. Schoen shared the Kaiser's misgivings, but he was the representative of the Foreign Office and had received express and emphatic orders "not to let the Kaiser wabble."

Kaiser as a Horseman.

A new excuse for wabbling appeared as the party approached Tangier. The Kaiser said he merely wanted to give his guests a look at "real Mussulman life," and that he himself, to whom the Orient was nothing new, would stay on shipboard while the others saw the sights. The Kaiser seemed to be much worried, according to Schoen, because the streets of Tangier were too narrow for driving, and he might have to ride across the city to the legation on an unknown horse in which he had no confidence. Further, passengers had to be landed in small boats, and in an east wind this was dangerous. The Kaiser even talked of sailing back to Gibraltar and waiting for good weather.

Finally, after talking over the weather prospects with the senior French naval officer in the port, who had come aboard the Hamburg for the customary visit of courtesy, the Kaiser sent Adjutant General von Scholl ashore to look over the situation. Scholl came back and reported that the landing was possible if one were not afraid of getting wet; that a trustworthy horse had been found, and that the populace was awaiting the Kaiser with wild enthusiasm. So the Kaiser landed and made his famous remarks—which, according to Schoen, were not a speech, but merely "a reply in conversational tones to the greetings of the Sultan's uncle and the representatives of the German colony."

The historical event had occurred, but the excitement was not yet over. The trustworthy Arab horse was scared by the Kaiser's helmet and could hardly be induced to let this formidable apparition mount him. When the cavalcade finally started across town streets and housetops were filled with cheering crowds, and the square in front of the legation was occupied by a howling crowd of Moors, who manifested their joy by the discharge of firearms. This seems to be what the Kaiser took to be an assembly of Spanish anarchists. From his story and that of Schoen it seems that the firing must have alarmed the Germans considerably, though Schoen ascribes it to fear that it might make the horses restive. At any rate, heavy sighs of relief were breathed when the Kaiser was brought back on shipboard without damage.

Schoen directly contradicts the Kaiser's statement that the Tangier speech made the British at Gibraltar receive him "formally and frigidly." "The English Governor," says Schoen, "entertained the Kaiser in very friendly and intelligent style. The Kaiser received an exceptionally favorable impression, and it was evident that in spite of all differences with the English in political matters he was easily won over by the hospitable character of English society. • • • Not till several days later, when the Kaiser received at Naples the first news of the tremendous echo that the Tangier visit had roused in the world, did it seem to come fully to his consciousness of what great political importance the undertaking had been. Though he did not say so, I had the impression that he looked back on the event with the feeling that it would have been better to stick to his original refusal."

The ex-Kaiser's Memoirs will continue in The New York Times every weekday and every Sunday until Oct. 23.

Forger Who Used Boy Dupes Gets 36 Months in Prison

Harry Monet of 35 Gold Street, Brooklyn, was sentenced yesterday to from two and one-half to five years in the penitentiary by Judge Stickel, in the Court of Common Pleas, Newark, N. J. Monet pleaded non volt to a charge of attempting to pass a forged check for $15,000 on the Newark branch of Post & Flagg, a brokerage concern. He was arrested on Aug. 16.

Monet became known to the police as the "man with a patch over his eye." He obtained the signature of Louis Bamberger, head of the Newark department store of that name, and forged Mr. Bamberger's name to a check for $15,000. Monet then employed a boy to take the check to the Essex County Savings Bank to get it certified. Another boy took the certified check to Post & Flagg for Government bonds, the purchase of which Monet had arranged for by telephone. Monet had directed the boy to turn the bonds over to a third boy to bring to him. So the boys could find him easily, he wore a patch over his eye. Detectives trailed the boy and caught Monet. Similar charges in New York City are awaiting Monet's release.

HYLAN AND M'ANENY IN TEMPERATE TILT

Rival Authors of Transit Plan Meet at Hearing on Proposed Crosstown Subway.

"WANT TO WIPE OUT PAST"

"You've Got To," Replies Commissioner to Declaration From the Mayor.

COSTS BRING DISCUSSION

Agreement Reached to Consider Other Routes at Adjourned Hearing Within Two Weeks.

Mayor Hylan and George McAneny, Chairman of the Transit Commission, each the author of a transit plan, encountered each other yesterday at a hearing of the Board of Estimate on the commission's application for approval of its plan for a crosstown subway from Long Island City to the business centre of Brooklyn.

Despite the old enmity between the two, the discussion was so temperate that a person might have been in the corridor outside the Board of Estimate room and not have known that a hearing was in progress.

On several occasions the Mayor held out what appeared to be an olive branch to Mr. McAneny by saying he did not believe they were very far apart except on the question of municipal operation. He changed his customary reference to the surface lines, which are included in the Transit Commission's reorganization plan, as "surface junk" to "surface railroads."

The Mayor did not accept an invitation from Mr. McAneny to appoint a committee of the board to meet the commission in a series of conferences to thrash out their differences, as was done before the dual subway contracts were signed in 1913, but he intimated that he might be willing to confer with the board sitting as a committee of the whole. He declared that he wished to give Mr. McAneny every opportunity to explain his position fully, and adjourned the hearing until Oct. 16, when Mr. McAneny will again appear.

Both Transit Plans Discussed.

Although the hearing was on the proposed Brooklyn crosstown subway, the discussion extended to cover the rival transit plans of the Mayor and the Transit Commission. Mr. McAneny began by dwelling on the necessity of the proposed subway, which is planned to extend from the Queensboro Bridge Plaza in Long Island City to the Brighton Beach line near Franklin Street, Brooklyn, with connections with existing rapid transit lines at each end.

Mr. McAneny estimated the cost of a two-track line at $40,000,000. With a four-track line to the Brighton Beach connection and a three-track line from there to Fulton Avenue, as proposed by the commission, the cost, he said, would be about $68,000,000.

Mayor Hylan asked whether the line would be operated by a private company or by the city. Mr. McAneny replied that it was unnecessary to go into that phase of the matter now. The hearing, he said, was in compliance with the law to determine the route, and the question of operation, he said, might better be left, when the decision would be covered by existing conditions.

The Mayor, however, insisted that the line should be operated by the city for the city's profit. "The city will have to pay the bills and pay the toss, if there is a loss," he said. "If there is going to be a profit on any of these new lines, I want the city to get the profit."

Mr. McAneny replied that the commission's reorganization plan would protect the city. The Mayor insisted that Mr. McAneny was not making his explanation sufficiently clear.

"I am trying to explain it," said Mr. McAneny, smiling.

"But you explain it so evasively," said the Mayor. "In my crude way I can't understand it."

Puts Blame on the War.

At another stage of the discussion, Mr. McAneny said that if it had not been for the war, there would have been money to pay some of the interest on the city's investment in subways.

"You might tell that to some people and get away with it," the Mayor rejoined. "You can't tell it to me. Even that nice, sweet, soft voice of yours does not convince me. We know that the directors of the Interborough cleaned up all along the line, and so do you. You remember the 187 per cent. profit they made in the fat years. Why didn't they lay something aside for a rainy day? If they had, there would have been a different situation."

"I am sorry to be obliged to correct the Mayor of the city," Mr. McAneny replied, "if your statement implies that the dual subway contracts had anything to do with the payment of the dividends you refer to, it hasn't a word of truth in it. The dividends were paid before the dual contracts took effect on January 1, 1918. The Interborough has not paid one dollar in dividends since that time."

"I want to wipe out the past, Mr. McAneny," the Mayor said at another stage of the discussion.

"You've simply got to, whether you want to or not," retorted Mr. McAneny.

"Look me in the eye while I am talking to you," the Mayor continued, while everybody, Mr. McAneny included, laughed. "Let us work together so that the city will get the benefit of this new plan."

"As that is the intention of the Transit Commission, we are not so very far apart," Mr. McAneny replied.

"I don't think we are so very far apart," said the Mayor. "All we have to do to agree is to turn this stream of nickels into the pockets of the taxpayers."

"We prefer giving it to the fare payers," said Mr. McAneny.

Tilt Over "Barometer Fund."

Mr. McAneny was questioned at length concerning the "barometer fund" as the commission's proposed unified transit system, but persisted that it would not mean an increase in the fare over 5 cents.

"A barometer sometimes goes up," the Mayor suggested.

"I think this barometer will stay put," said Mr. McAneny, "with a possibility that it may go lower eventually."

Mr. McAneny said that the engineers of the commission had checked up the Mayor's plan for the construction of new lines and estimated that they would cost $860,000,000 instead of $600,000,000, as estimated by the Mayor.

"That don't make it so," said the Mayor.

Mr. McAneny said the Transit Commission intended to present requests for approval of the other routes in its five-year program within two weeks. It was suggested, and the Mayor assented, that all the routes might be considered at the adjourned hearing.

CRITICISES HERRIN REPORT.

Regular County Grand Jury Holds Attack on Authorities Unjustified.

MARION, Ill., Oct 2 (Associated Press).—The criticism of the State and county officials made in the partial report of the special Grand Jury investigating the Herrin mine killings, was not justified by the report of the special body, according to a report to Circuit Judge Hartwell today by the regular Williamson County Grand Jury.

The special body, which returned 214 indictments against seventy-four men in connection with the killing of twenty-two men on June 21 and 22 last, at present is in recess.

In its report today the regular jury congratulated the miners' union for providing "food and comforts for their members now in jail, therefore taking this expense from the taxpayers of the county."

The jurymen expressed confidence and hope that those guilty of the killings "may be brought to a speedy and just trial." The trial begins Nov. 8.

Underwood, Not Sutherland, Meant.

Special to The New York Times.

WASHINGTON, Oct. 2.—Through a typographical error in a Washington dispatch in THE NEW YORK TIMES today, in regard to the Democratic campaign text book for 1922, Senator Sutherland was credited with being the author of the Democratic tariff law just repealed. Senator Underwood of Alabama was meant, of course. Senator Sutherland is a Republican and a close friend of President Harding, whom the dispatch inadvertently represents as being accused of inconsistency by Senator Sutherland. It was Senator Underwood who made the accusation.

Prices realized on Swift & Company sales of carcass beef in New York City for week ending Saturday, September 30, on shipments sold out, ranged from 9.50 cents to 20.00 cents per pound and averaged 14.54 cents per pound.—Advt.

BUSINESS WORLD

COMMERCIAL PAPER.

Yesterday .....4¼@4½% for the best names
Saturday .....4¼@4½% for the best names
The quotations are for 6 months' paper.

What the Fur Summary Shows.

A summary of the average prices paid for the furs disposed of here last week at the annual Fall auction in Masonic Hall shows that of the fifty-three kinds of skins sold, only three brought figures lower than the averages obtained for similar furs at the yearly Spring sale here. Shiras led the decline with 15 per cent., while hair seal and Australian opossum each fell off 10 per cent. Nearly a third of the offerings sold at prices that showed no changes from the Spring averages, while thirty-four varieties showed advances. The sharpest rise was in Southern muskrat, which went up 35 per cent., while the second sharpest was in wolf, which advanced 30 per cent. The latter fur is much used for garment trimmings this season, to which its rise is attributed. The advance in muskrat was due to the increasing use of it in the manufacture of popular-priced coats for women. The total realized at the sale was well in excess of $3,000,000.

Gray Goods Trading Limited.

Gray goods trading was again limited in this market yesterday, due in no small part to the Jewish holiday. Further buying of near-by 38-inch 68-72 printcloths was reported at 10¼ cents, and buyers again took 38½-inch 64-60s at 9 cents. For Southern 38½-inch 60-48s, 7¼ cents was the price. In the sheeting end of the market the prevailing price of 37-inch 48-square, four-yard cloths was again 10 cents, with 8 cents paid for 5.50s. The specialties and the sateens were dull throughout the day.

Nightwear Lines Are Active.

The threatened coal shortage and the recent touch of Fall weather are believed by pajama and nightgown manufacturers to be the reasons for the increased demand for flannelette garments that has lately been seen here. The factories, working full time, have in several cases been unable to cope with the situation, and some of the larger producers have withdrawn their Fall lines. Salesmen on the road with Spring garments are not yet getting any real business, and it is not believed they will do much until Winter sets in and the retailers see how the heavy merchandise is moving. Only a slight increase in sales of women's pajamas over nightgowns is reported this season. In the men's pajamas, solid-color effects in flannelettes are wanted most, though a fair demand for silk garments is noticed.

Wall Paper Sales Held Back.

While the increased popularity of stippled walls has not yet brought about any marked reduction in wall paper sales, sellers of this merchandise admit that they will have something to worry over if the vogue continues to grow. Both the manufacturers and the importers agree that there has been a large increase in building operations this year, which would ordinarily increase wall paper sales, but in most cases the volume of their business is no larger than last Fall. The stippling vogue has also made itself felt in another way to the wall paper manufacturers, a good part of their present business being done in light shades of stipple paper that greatly resembles stippled paint. For living rooms subdued tones in tapestry papers are also in active demand.

Some Spring Shirt Lines Priced.

While one or two of the leading shirt manufacturers have opened their lines for Spring, it is still a matter of about two weeks before all of the concerns will complete their showings. One of those whose line is now open is George F. Tide & Co. This firm's price range begins at $12 a dozen and runs up to $72. The showing by the Manhattan Shirt Company is scheduled for next week. On Oct. 15 Earl & Wilson will be ready with their lines, according to the local representative. The shirts of this company will be priced from $16 to $72 per dozen. Collar prices are holding very firm, owing to the cost of goods in the gray, and there may be advances later on.

Expect Better Garment Sales.

Business in the wholesale garment field is expected to show marked improvement during the next two weeks. During the past ten days manufacturers have been busied more with sending out orders previously received than in booking new business. One of the factors which contributed to the recent dullness undoubtedly was the Jewish holidays. It is considered certain that the bulk of the season's business has not been placed as yet and that there will occur a sudden burst of activity. The crux of the situation, of course, lies in the speeding-up of retailers' sales and this, in turn, depends on the coming of cooler weather.

Twill Prices Moving Up.

As a result of the heavy demand for Poiret twills, several of the leading manufacturers are said to have made advances on their lines of these fabrics. One leading maker is said to have advanced them from $1.85 to $2.07½ a yard, and two others from $2.37½ to $2.60 and $2.55, respectively. The advance, according to current information, covers stocks goods for delivery for the present season. Jobbers are having an exceptionally heavy run on their samples of this cloth and several have made price increases.

Worried by Raw Silk Rise.

While manufacturers of broad silks are gratified with the way in which fall business has improved and the encouraging outlook for spring, they are afraid that further advances in the cost of raw silk will work greatly against them. The raw product has been climbing steadily for several months. While manufacturers are forced to buy, owing to their depleted supplies, they are apprehensive as to the price limits that may be reached as a result of what they call "manipulation." Each advance lessens the margin of profit at the time when the industry is seeking to regain its equilibrium, and if prices rise higher it will only be after powerful resistance from manufacturers.

Resisting High Prices Less.

Ready-to-wear retailers are finding less price resistance during the present season than was the case last year. Several of the buyers for prominent local stores said yesterday that they are finding much less difficulty in selling the higher-priced merchandise. One of these, representing a Fifth avenue concern, said yesterday that he was particularly gratified with the way his customers were putting quality before price. He looked for the tendency to buy better and more varied lines to grow stronger as the season advanced. He also looked for a very good holiday business in the so-called luxury class of goods.

GRAIN TRADE QUIZ TODAY.

Opens in Washington, and Later in New York and Chicago.

WASHINGTON, Oct 2.—The Federal Trade Commission announced today that the first of a series of conferences with representative grain men of the country would be held here tomorrow to determine the causes for the slump of grain prices during the last six months of 1920 after future trading in wheat was restored, and the "reasons for the severe fluctuations in the price of May futures of 1921 and 1922."

The commission, which is to conduct a general inquiry into the grain trade in compliance with a Senate resolution, will hold further conferences in New York Oct. 6 and 7 and in Chicago Oct. 10 to 14.

E. L. Replogle and Albert C. Field are of those who have been asked to attend the conference here. Those requested to attend the New York conference include Julius H. Barnes, Jesse L. Livermore, Gerald B. Earle, Alex Hansen, Prentiss C. Gray, John N. Simon, all of New York; August F. Gruber and William M. Richardson of Philadelphia, and George W. Eddy of Boston. Those who will be asked to attend the Chicago conference will be announced later.

Commissioners Murdock, Nugent, Thompson and Van Fleet will be present at the hearings, which primarily, it is explained, are to be held here to obtain information pertinent to that part of the Senate resolution calling for "all the facts concerning market manipulations, if any, in connection with large export transactions or otherwise."

B. B. & R. KNIGHT HAVE OHIO STORE ENJOINED

Win Fight to Prevent Sale of Shirts Made by Unlicensed Manufacturers.

Announcement was made yesterday by Converse & Co., selling agents for B. B. & R. Knight, Inc., of a decision handed down by Judge Westenhaver of the United States Court for the Northern District of Ohio granting to the Knight firm, owners of the "Fruit of the Loom" trademark, and to the Ernest Simon Manufacturing Company, its licensee, an injunction restraining the W. L. Milner Company of Toledo from offering for sale shirts other than those made by the licensee and representing them as genuine "Fruit of the Loom" shirts.

In his decision Judge Westenhaver overruled the defendant's contention that the plaintiff was not entitled to relief because its methods of doing business tended to create a monopoly in restraint of trade and that, therefore, it did not come in court with clean hands. He further stated that the defendant's practice of stamping "Made From Fruit of the Loom" on the neckbands of shirts and the statements made in their advertising clearly showed an intention to cause confusion, with the object of appropriating some part of the trade and goodwill of the Knight and Simon companies. He also said that the practice showed the intent of passing out to the purchasing public inferior merchandise under favor of the reputation and goodwill built up by many years of labor and advertising on the part of B. B. & R. Knight, Inc.

Judge Westenhaver reaffirmed the right of B. B. & R. Knight, Inc., under the circumstances described, to have protected the trademark applied to made-up garments and to prevent any unfair practices with respect to it. He also asserted that the right of the defendant to buy "Fruit of the Loom" cloth in bolts and to make it up into shirts, and to sell the shirts made from that cloth, does not give it the right to take advantage of the goodwill of the Knight firm. If the defendant cares to have the shirts made up from "Fruit of the Loom" cloth, he continued, it must not adopt trademarks or labeling as applied to such shirts, or make representations, either orally or by advertising, which may confuse the purchasing public as to the origin of its product. In other words, according to the statement issued by Converse & Co., it is charged with the "affirmative burden or duty of not confusing shirts thus made with genuine 'Fruit of the Loom' shirts."

In his decision Judge Westenhaver referred to the broad guarantee offered B. B. & R. Knight and by the Ernest Simon Manufacturing Company. In part, he said:

"During the period of thirty years B. B. & R. Knight, Inc., has permitted and licensed manufacturers of men's shirts and other garments to use and apply this trademark, but has done so only on condition that the manufacturer join with the owner of the trademark in guaranteeing not only the quality of the goods but the workmanship, design and reliability of the finished article. They have selected only reliable manufacturers of high standing, and have required such manufacturers to join with the owner of the trademark in such warranty and guaranty, and also in the obligation to refund the purchase price if the ultimate user was for any reason dissatisfied with the article. The obligation to refund the money was one to be performed by both the manufacturer of the article and by the maker of the cloth."

Albany Calls for Bank Statements.

ALBANY, Oct. 2.—The State Superintendent of Banks has issued a call for the condition of all State banks, private banks and trust companies at the close of business Sep. 30.

BUSINESS NOTES.

Louis C. Marquart has severed his connection with Meiser Bros., lace importers, with whom he was associated for over thirty-four years. Mr. Marquart was buyer of foreign and domestic real and imitation laces.

Nathan's of Johnstown, Pa., is opening a bargain basement and the buyers are in the market for merchandise. They will be found at the office of Baer & Lilienthal, 1,150 Broadway, today, Wednesday and Thursday. Miss B. H. Meyers is buying ready-to-wear; Miss M. Melanophy, neckwear, gloves, millinery; Miss E. Smith, sweaters, muslin underwear, children's and infants' wear.

BUYERS' WANTS.

Fifteen cents per word each insertion.

BOLIVIAS Wanted—All shades at a price; also American velours, 133116. Cohen Bros., 34 West 27th St.

BOLIVIAS Wanted—Pay cash, 0453, 0503; also Ormadale, velveretie. Madison Square 2193-2195.

BOLIVIAS—Stewarts or similar, jullillards, broadcloth, pandoras wanted; all shades; cash. Tannenbaum, 19 West 24th.

BOLIVIA Wanted—American 21278 or similar, all colors; must be cheap; spot cash. Fitzroy 2030.

BOLIVIAS Wanted—Can use quantity of better grade bolivias at a price. Rothblum-Goldberg, 33 West 26th.

BOLIVIA Wanted—0453, Stewarts 560, or raritan, black only. Cummings & Chernoff, Longacre 2989.

BOLIVIAS Wanted—Ormandale 0508, 0543, all colors. Watkins 0495.

BOLIVIA-Raritan Wanted—1305, black and brown. Markun Bros., Watkins 2770.

BOLIVIAS Wanted—American 21278. Victor Garment Co., 23 West 27th.

BOLIVIA and Normandy Wanted—Black and navy. Premier Garment, 45 West 27th.

BOLIVIAS Wanted—Any quantity at price. Bernstein, 121 West 27th.

BOLIVIA Wanted—Normandy 0417, brown 386, or 373; cash. Madison Square 1969.

BOLIVIA Wanted—Stewart's black, 1. Novick, 45 West 27th. Watkins 9644.

BOLIVIA Wanted—Ormadale navy 163; cash. Madison Square 1969.

BOLIVIA Wanted—Black, Normandy 0417. Rosenschein Bros., 11 East 26th.

BOLIVIAS Wanted—Black, colors; all kinds. S. & M. Silverstein, 15 West 28th.

BOLIVIAS Wanted—Raritan, 1305, 1489, or similar; all colors. Karpas, 14 East 27th.

BOLIVIA Wanted—American 0417, all colors; also Fashona. Watkins 0429.

BROADCLOTH Wanted—Botany, Julliard, Pekin, Henna and Copen. Bernhard's, 177 West 26th.

BROADCLOTHS Wanted—110 all colors, American 112, brown reindeer, also 0453. Spring 5676.

BROADCLOTH Wanted—For coats, Graber & Wolff. Chelsea 5968.

BRYTONIA Wanted—For cash. Cohen & Slater, 22 West 26th St. Watkins 1808.

BRYTONIA Cloth Wanted—Will pay cash. 1,160 Broadway, 4th floor.

CANTON Crepes Wanted—Open to buy large quantity for a price. Joseph Sedwitz, 40 West 25th.

CAPES and Coats Wanted—Jobber buying new Fall models. 5 East 27th, 12th floor.

CHAMOIS Wanted—Will exchange navy and brown Duplan, Schwartzenbach Huber, for black. Zuck & Gordon, 43 West 33d St.

CHARMEUSE and Satin Cantons Wanted—Blacks. Lexington 3790.

CHARMEUSE Wanted—Good quality; large quantities at a price. 6 W. 32d, 15th floor.

CHIFFON VELVET and Velveteen Wanted—Immediate delivery. Advance Dress, 3 East 31st.

CHIFFON Velvets Wanted—Black and colors; any quantity; cash if you wish. Phone Gramercy 2663.

CHIFFON Velvet Wanted — Good quality, black. Harry Eldlinger, 20 West 27th.

CHIFFON Velvet Wanted—All colors; spot cash. Annetta, 111 West 27th.

CHIFFON VELVETS Wanted—Quantity for cash. Kleva Klad, 1,261 Broadway.

CHIFFON velvet wanted; black and brown. Mahler Dress Co., 1,181 Broadway.

CHINCHILLAS Wanted — Plaid backs, American or similar; can use quantity. Watkins 9623.

CHINCHILLA Waned—Style 1806, shade 329; also plaid backs, style 11126-24 and 1; below 22, or similar. Ashland 7585.

CHINCHILLA Wanted—All shades, cash. Mirsky & Lewis, 137 West 27th. Watkins 2462.

CHINCHILLA Wanted—3/4 and 6/4, all colors; must be cheap; cash. Chelsea 5830.

CLOTH Wanted—Astrachan, all colors; any quantity. Newman & Finkelstein, 23 West 32d.

CLOTH Wanted—Double-faced material and Lawrence 1065. Arapow Bros. Watkins 4089.

CLOTH Wanted—American Polaire, 322; also Bolivia 21278. Chelsea 6955.

CLOTH Wanted—De Land's 1920 line 7, Louis Cohen & Co., 12 East 33d. Madison Square 8987.

CLOTH Wanted—Quantities for cash, plaid backs and other materials for ladies' coats. 1,140 Broadway, Room 804.

CLOTH Wanted—13718, shade 5; 15114, Copen, navy and reindeer. Kleinberger Bros., Chelsea 8666.

CLOTH Wanted—Bolivia, American 21409, all colors; Frankenberg, 676-5. American Girl Coat, Pennsylvania 6543.

CLOTH Wanted—Curry all wool coatings, 58 inches. Victor Garment Co., 25 West 27th.

CLOTH Wanted—American, 13818, velour, also 10025 bolivia. Watkins 4089.

COATINGS Wanted—Open for big quantities of heavy weight coatings; also chinchillas. Lew & Goldstone, 12 West 27th.

COATINGS Wanted—Plaid backs and mannish coating at a price. Phil Katz, 11 East 26th.

COATINGS Wanted—Plaid back, plain face only. Karpas, 14 East 27th.

COATINGS Wanted—10631, 11126 and others; also serges; cash. Madison Square 8745.

COATS Wanted—Jobs in women's Fall and Winter coats for spot cash; can be last season's styles, assorted sizes; must be cheap. See Mr. Jennings, main floor, 53 West 22d.

COATS Wanted—Will pay cash, immediately; open to buy 5,000 coats for cash, polos, velours, Normandies, &c.; no lot big, none too small. Watkins 5154.

COATS Wanted — Jobber buying panvalaine and other high-class materials, trimmed with squirrel, wolf and opossum fur collars. 258 8th Av., 3d floor.

COATS Wanted—Placing orders capes, wraps; exclusive styles only. Newman & Finkelstein, 22 West 32d.

COATS Wanted—Placing orders on new snappy models; also interested in jobs and sample lines. Gottlieb, 10 West 32d.

COATS Wanted—Placing orders on snappy junior, misses' and ladies' coats. 10th floor, 12 West 27th.

COATS Wanted—Ladies', jobs of discarded samples, for cash; must be cheap. 648 Broadway, 3d floor.

COATS Wanted—Placing large orders on ladies' and children's. Newman, 135 West 27th.

COATS—Sample lines, high grade or job; better kind only; cash. Watkins 3820.

COATS Wanted—Cash for 10,000 plaid-back polos. Watkins 5154.

COLLARS and Cuffs Wanted—Open for quantity, beavers, squirrels, platinum wolf. Newman & Finkelstein, 22 West 32d.

COTTON Goods Wanted—Will buy 150,000; cash; must be cheap; for Porto Rican accounts. H. Knopp, 200 Fifth Av.

CREPE back satin and 4 thread crepe de chine wanted. Arlington Underwear, 105 East 29th.

CREPE DE CHINE—Three thread 90 pick, large quantity, dark colors. Leo Greenfield Co., 2 West 33d.

CREPE de Chine Wanted—3-thread, powdered only, all colors. La Femme Undergarment Co., 25 West 31st.

CREPE SATIN Wanted—High shades. Feinberg, 119 West 24th St.

CREPE de Chine Wanted—Also flesh wash satin. Terris Bros., 9 West 31st.

CREPE de Chine Wanted—Four thread, 2 ply; any quantity. Kreeger, 329 4th Av.

CREPE De Chines, Wash Satins Wanted—3-thread, colors. Jaffin, 151 West 30th.

DIMITIES Wanted—Quantity stripes and checks. M. Arkin, 119 West 24th.

DRESSES Wanted—Large jobber now placing stock orders on popular priced to highest grade Fall samples in poiret twill, tricotine, canton crepe, satin cantons, chiffon velvets, and party and evening dresses in various materials; submit samples 9-5 daily. 5th floor, 28 West 33d.

DRESSES Wanted—We pay spot cash for jobs of dresses, any quantity, in canton crepe, satin, canton, crepe de chine, poiret twill, tricotine and other materials; no lot too large or too small; submit samples 9-5 daily. 5th floor, 28 West 33d. Pennsylvania 6390.

DRESSES Wanted—Large jobber placing quantity orders on party dresses and new Fall styles; all materials; also buying jobs for cash at top prices. See Schwartz, 8 East 33d, 7th floor.

DRESSES Wanted—Placing stock orders on novelties in Poiret twills and lace dresses of the better kind. Submit samples all day. 25 West 31st, 7th floor.

DRESSES Wanted—Large jobber placing quantity orders on velour dresses. Call with samples all week; 118 West 22d, 8th floor.

DRESSES Wanted—Open for large quantity jobs of new silk dresses; will pay cash. Call in the morning, Stanley & Co., 1 West 36th St.

DRESSES Wanted—Will buy girls' and ladies' gingham dresses, all sizes. Call with sample, Wednesday morning 10 o'clock, Barquinero, 427 Broadway.

DRESSES Wanted—Large jobber placing quantity orders silk and cloth, also party dresses; must be good styles. 333 7th Av., 18th floor, Mr. Crystal.

DRESSES Wanted—Attention, contractors! Jobber will pay cash for job in silk and cloth dresses at a price. John Poli, 38 West 32d.

DRESSES Wanted—Open for jobs silk and woolens for spot cash. 30 West 32d, 1st floor.

DRESSES Wanted—Jobber placing orders on velvets, wool crepes and tricotines. 10th floor, 40 West 27th.

DRESSES Wanted—Canton crepe, poiret twill; newest models. 10 East 33d St., 1st floor.

DRESSES Wanted—Placing orders on poiret twill, cantons and chiffon velvet; submit samples. 121 West 33d, 4th floor.

DRESSES Wanted—Contractors with samples, all materials, placing orders. 5th floor, 36 East 31st.

DRESSES Wanted—Contractors, we are looking at new samples medium prices dresses. 127 West 25th, 10th floor. Mr. Herring.

DRESSES Wanted—Jobber placing orders on snappy chiffon, velvet and poiret twill dresses. 65 West 36th, 6th floor.

DRESSES Wanted—Placing orders on cloth and silk dresses; new models only. 122 West 26th, 11th floor.

DRESSES Wanted—Looking at new samples in velvet; immediate stock orders given. Broder, 48 West 28th.

DRESSES Wanted—Jobber placing orders on snappy cloth and silks. 31 West 35th, 3d floor.

DRESSES Wanted—High-class, all kinds, jobs; for cash. Telephone Canal 4222.

DRESSES Wanted—Jobs in poiret twill and tricotine. 29 West 35th, 3d floor.

DRESSES Wanted—Will pay spot cash for any quantity, any material. Chelsea 4390.

DRESSES Wanted—Poiret twill; any quantity; cash. 9 West 31st, first floor.

DRESSES Wanted—Stock orders, new styles cloths, silks. Progress, 30 West 32d.

DRESSES Wanted—Small lots, jobs; cash. Chelsea 5449.

DRESSES Wanted—Spot cash for wool dresses. 23 West 32d, 1 flight up.

FLANNELS Wanted—All wool, white only. Abe Millman, 20 West 33d. Penn 6810.

FASHONA Wanted—3 pieces, kit fox. Krystal, Hyman & Bernstein, 135 West 29th. Chelsea 8582.

FASHONA Wanted—Brown and black duvetine, kit fox gray; pay cash. Schulman Bros., 104 West 27th.

FASHONA Wanted—Black and gray. Lexington 2550.

FASHONAS Wanted—All shades. Jacob Kinsler, 305 7th Av.

FASHONA Wanted—All colors, for cash; also American 0417. Watkins 0429.

FASHONA Wanted—All colors. Longacre 2365.

FUR COLLARS Wanted—Open for large quantity platinum wolf collars, also fine caracul plaits and skins for cash. Scheer & Sperber, 48 West 35th.

FUR Collars Wanted—Dyed American opossum, Manchurian wolf, beaverette and fox; quantity. 4th floor, 16 West 26th.

FURS Wanted—Quantity beaver, squirrel, caracul collars. Shipman-Wallach Co., 12 West 32d.

FURS Wanted — Beaver, nutria, squirrel; open for quantity for cash. Joseph Kalnik, 29 West 30th.

FURS Wanted — Platinum, wolf and squirreline collars; also caracul; bring samples. Miltex, 22 West 32d.

FURS Wanted — Platinum and taupe wolf sets and collars; cash. Gottlieb & Rabinowitz, 44 West 22d.

FURS Wanted—Coney sealine coats, large quantity, for cash; also dog collars, good quality only. 502 6th Av., 13th floor.

FURS Wanted—Stone marten, squirrel, opossum chokers, cheap, cash. Room 601, 30 East 20th.

FURS Wanted—Kit coneys, 10,000, at a bid. Louis Weinstein & Bro., Inc., 105 West 22d.

FURS Wanted—Monkey and caracul, skins and plates; cash. Lefkowitz & Pitofsky, 300 7th Av.

FUR COLLARS Wanted—Beaver, squirrel, wolf and dogs. Gordon V. Lyons, 127 West 26th.

FURS Wanted—Dyed skunk sets; also striped marmot sets; will pay cash. Winter Bros., 134 West 26th.

FURS Wanted—Wolf, nutria, squirrel and beaver. Haller Zalud Co., 7 West 30th.

FURS Wanted—Manchurian wolf (dog); cash. Gottlieb & Rabinowitz, 44 West 22d.

FURS—Wanted—To buy 1,000 brown coney collar, cuff and border sets. Watkins 2818.

FUR COATS Wanted—Brown only; cash. I. Novick, 45 West 27th.

Order by Telegraph

BUYERS' WANTS—OFFERINGS TO BUYERS

Telephone Bryant 1000

BUYERS' WANTS.

Fifteen cents per word each insertion.

FURS Wanted—Quantity muskrat, marmot, near seal, sealine and pony coats, trimmed and plain, 40 and 45 inch length for spot cash; price must be right. 142 W. 27th, 6th floor.

FURS Wanted—For cash, beaver, squirrel, wolf and fox collars. Ben Ginsburg Co., 154 West 27th. Fitzroy 5611.

FURS Wanted—Platinum wolf and dog collars. Wilson Mfg. Co., 338 7th Av.

GEORGETTES and Charmeuse Wanted—Any colors; spot cash. Stavisky & Greuenstone, 437 4th Av.

GERONA Wanted — For cash, Alexander Smith & Wegner. Watkins 3068.

GRENADINE Cloth Wanted—For men's neckwear, for cash. Grant Neckwear Co., 553 Broadway.

HERRINGBONE Wanted—11, 111 and others; cash. Ashland 7066.

JERSEYS Wanted—8-oz. worsted, all colors; cash. Jos. Schoenfeld, 43 East 31st.

JERSEY Wanted—For cash, 8-ounce, black, navy, brown and buff. Fitzroy 5383.

LACES Wanted—Spanish laces, reasonable. Rip-Top, 35 West 32d.

LEATHER GOODS, Vanity Boxes and Bags Wanted—Open for big quantity. Miss I. Healy, 925 Broadway, Phillipsboro.

LININGS Wanted—Sateen and imitation Venetian. H. Dreiser Son, 137 West 25th. Chelsea 6245.

MARCOVAS, Marvellas, Tarquinas and Ormandales Wanted—Spot cash. Call University 6245.

MARCOVAS, GERONAS Wanted—All shades, pay spot cash. Lexington 3172.

MARLEENS Wanted—All shades; spot cash. Madison Square 3551.

MARVELLA Wanted—All colors, for cash. Madison Square 9087.

MATTRESS TICKING Wanted—Quantity 850 art sheeting and other ticking; send samples and quotations. N. P. Ostrow, Room 1001, 1,140 Broadway.

MERCHANDISE, General, Wanted—Syndicate will purchase any quantity, cheap. Murray Hill 0671.

ORMANDALE Wanted—Jacobs & Jacobs, Watkins 9023.

PANVELINE Wanted—Black or will exchange for these colors, 673, 257, 56, 278, 253. Madison Square 1827.

PANVELAINE Wanted—Cheap; will exchange kit fox for black. Watkins 3023.

PEAU-DE-CYGNE Wanted—Brown, at medium price; spot cash. Nadler & Wechsler, 124 West 25th.

PLAIDS Wanted — American 1983); also Frankenberg 675, 676; cheap. Watkins 0429.

PLATINUM WOLVES Wanted—For cash. Cohen & Slater, 22 West 26th St. Watkins 1808.

PLUSHES Wanted—T-10 or similar; also tricotine, navy and black, all wool; will pay $1.50-$1.75 a yard; makes. Ashland 7585.

PLUSHES Wanted—Salt's, Furtex and similar. S. & M. Silverstein, 15 West 28th.

POIRET Twill Wanted—American 09164, navy and black or similar; also American 0417 Normandy, all colors, or similar; pay cash. Call Gramercy 2200 and 0068 from 9 to 1 P. M.

POIRET Twills Wanted—100 pieces, navy, at price for cash. Style Dress Co., 1,333 Broadway; use 36th St. elevator.

POIRET Twills Wanted—Any quality, any quantity; spot cash. Chantilly Costume, 31 West 21st.

POIRET twills, any quantities, brown, navy, black; cash. Baum, Kravat, Baum, 112 Madison Av. Madison Square 3934.

POIRET TWILL Wanted—Spot cash; navy and brown. The $9.75 Dress Co., 23 West 32d St.

POIRET twill wanted; 50 pieces American 09187, 09138, cash on delivery. Marion Dress, 2 West 33d.

POIRET Twill Wanted—American 09165 and others. Edelstein & Schustack, 24 West 21st. Longacre 4208.

POIRET TWILLS Wanted—Spot cash; navy and brown. The $9.75 Dress Co., 23 West 32d St.

POIRET Twills Wanted—Quantity 09165 or similar grade; call with samples. 30 West 33d, 5th floor, Pennsylvania 1130.

POIRET Wanted—Brown, tan, 09165 or similar; cash. Geria, 6 West 36th.

POIRET Twills Wanted—Cheap for cash. Ben Goldberg Co., 32 East 31st.

POIRET Twill Wanted—Quantity navy and brown. 5th floor, 12 West 32d.

POIRET Twill Wanted—Garfield and Juillards. B. H. Simon Co., 24 West 30th.

POIRET TWILLS Wanted—Open for quantity. Top-Top, 33 West 32d.

POIRET TWILLS Wanted—Navy and black. 27 West 26th St., 10th floor.

POIRET Wanted—Pay cash; black, navy, brown. Madison Square 2193-2195.

RADIUMS, Heavy Crepes, Charmeuse Wanted—Paterson manufacturers who want to sell for cash; want quantity. Samek Bros., 13 East 23d.

SATEENS Wanted—English warp; blacks only. Lexington 3780.

SATIN Canton Wanted—Brown, for immediate delivery. Arthur Cohen, 213 West 25th.

SATINS and taffetas, black wanted. Olga, Inc., 352 4th Av. Don't phone.

SERGES Wanted—All makes; any quantity. Call with samples, Elias Surut & Son, 670 Broadway.

SERGE Wanted—Quantity storm serge for cash. Duberstein, 33 West 17th.

SERGES Wanted—Open for black heavy men's wear. Gins Bros., 109 West 26th.

SILKS Wanted—Washable satin flesh crepe de chine, quantity for spot cash. M. M. Bernstein, 537 Broadway.

SILKS Wanted—Washable satin, flesh, large quantity for cash. Progressive Underwear, 93 Prince.

SILK MESSALINE Wanted—Immediate delivery. Alpha Waist Co., 31 West 27th.

SILKS Wanted—Close out single pieces, job lots, for cash. Eclipse, 112 East 22d St.

SILVERTONES wanted for coats at price. Graber & Wolff. Chelsea 5968.

SUITS Wanted—Open for job odds and ends discarded samples, this year's and last year's, at a price. I. Frank, 48 West 22d.

TRICOTINE Wanted—Open for large quantity of popular priced tricotine. 10 East 33d, 5th floor.

TRICOTINES Wanted—2105, 3304, 54302, 0451, 0457, 2026, or similar, for cash. Jos. Schoenfeld, 43 East 31st.

TRICOTINES Wanted—09168; spot cash. Gramercy 2915.

TUB Silks Wanted—In the greige or finished; cash. Watkins 6168.

VELDYNES, Marleens Wanted—All shades; also Garfield's 5382. Ben Ginsburg Co., 134 West 37th. Fitzroy 5611.

VELDYNES Wanted—All colors, must be cheap; pay cash. Chelsea 10394.

VELDYNE Wanted—Marleen, all colors. Vanderbilt 5637.

VELDYNE Wanted—Shade 235; also Geronas, all shades. J. J. Ludwig. Watkins 9850.

VELOURS Wanted—Lightweight, all shades, at a price; cash. Jos. Schoenfeld, 43 East 31st.

VELOURS Wanted—American 13318, quantity all colors. Feinman & Son, 133 West 21st.

VELOURS Wanted—13318, 13416, brown and reindeer. Alex Kogut, 12 West 27th.

VELOURS Wanted—Cotton warp, cheap and chinchilla. S. Schild, 41 West 21st.

VELOURS Wanted—13418 or similar. Kantor & Wasserman, 3 East 17th.

VELOURS Wanted—13418-13316, all shades. Stuyvesant 5072.

VELOURS Wanted—13409, brown and navy, for cash. Duberstein, 33 West 17th.

VELOURS Wanted—133118, brown, reindeer, Sorento Neumann, 135 West 27th St.

VELOURS Wanted—13518 or similar, 18 oz., all colors. Chelsea 5850.

VELVETEENS Wanted—29-inch straight back, in brown. B. Dress Co., 700 Glenmore Av., Brooklyn. Cypress 7277.

VELVETEENS—Twill back 36 inch, quantity; call with samples. 30 West 33d, 5th floor. Pennsylvania 1130.

VELVETEENS Wanted—All widths, twill back, seconds only. Joseph Gluck, 174 Madison Av.

VELVETEEN Wanted—Large quantity; must be cheap; 10th floor, 40 West 27th.

VELVERETTES Wanted—For cash. Cohen & Slater, 22 West 26th St. Watkins 1808.

VELVETEEN Wanted — Twill back, black and brown, 27 or 36 inch. Watkins 5880.

VELVETINE twill back, 700 yards, 27 inch, navy, 22 inch black, navy, green and wine, below market price. Longacre 2024.

VELVETS Wanted—Chiffon, cotton back, German goods, black, brown; pay cash; any quantity. Peggy Paige, 18 West 32d. Longacre 3990.

VELVET Wanted—Brown and high shades, any quantity; spot cash. Arthur Cohen, 213 West 25th.

VELVETS, Chiffons Wanted—Assorted colors; spot cash. William M. Posner, 44 East 32d.

VELVET Wanted—Chiffon, black and brown. Harry Desmonde, 12 West 27th.

VELVETS and velveteens wanted. Broder & Co., 48 West 25th.

WAISTS Wanted—Tricolettes and crepe de chine, by jobber. Room 23, 1,193 Broadway.

WOOL Crepe Wanted—Will buy quantity for cash. Thomas Posner & Bro., 120 West 27th.

WOOL Crepe Wanted—Black, navy, brown; spot cash. Prince Bros., 45 West 28th.

WOOLENS Wanted—All makes; any quantity. Call with samples. Elias Surut & Son, 670 Broadway.

Trade Accessories.

CUTLERY, Aluminum, Enamel, novelties; any quantity wanted; spot cash; domestic. Manco Exchange, Inc., 102 Reade St.

OFFERINGS TO BUYERS.

Fifteen cents per word each insertion.

ALONZO—Gera, black, navy, brown; cheap. Longacre 0632.

APRONS—Boys' pants, blouses and shirts, bathrobes, flannelette wear, dresses, tablecloths, knit wear, boys' suits, underwear, curtains, towels, hundreds of other items for bargain basements and syndicate chain stores at spectacular prices; many special leaders for dollar-day sales. Washington Mills, 593 Broadway.

APRONS—Women's bungalow aprons, $5.15 dozen; lots of house dresses, sateen bloomers, $2.25 dozen; women's flannelette gowns, $5.60 dozen; children's, $3.85; and hundreds of other good items, suitable for bargain basement and special sales. Simon Kahn, 911 Broadway.

BLANKETS—4,000 pairs, first quality; 25 cents pair. Washington Mills, 593 Broadway.

BOLIVIAS, Garfields, 5381, black, navy, brown; Polaire, 13718, 11126, 12086, 0417, American Woolen, J. P. Stevens and FMS plaid backs. Longacre 1970.

BOLIVIA—0503, 0453, 21371, 16044, 16025. Louis Leifer, 220 5th Av. Madison Square 9087, 5868.

BOLIVIAS—0453, 16025; also Ormodale, velveretie, velours, &c. Madison Square 1520-5191.

BOLIVIAS—0453, 0503, plaids 15117, 11126, 13118, 20005, 13718, all colors; immediate delivery. Madison Square 2650.

BOLIVIAS—21278, 21409, 0503, 964, 21371, 13716, 133118, 11126. Watkins 1730.

BOLIVIA—Elck 383, Sorrento reindeer; close out at $2.50. Madison Square 5154.

BOLIVIAS and velours, low prices. Alex Kogut, 12 West 27th.

BOLIVIAS, 54 inches, all wool, $1.60. Henry Samson, Spring 2716.

CHIFFON Velvets—All silk; imported; immediate delivery. Gramercy 2905.

CANTON Crepe—All colors; immediate delivery; way below market price. Sobel Bros., 30 West 21st. Gramercy 2108.

CANTONS—Below 42; satin cantons, crepe satins, wash satins. Gilchrist, 440 4th Av.

CARACUL, astrachan, cotton and high pile silk plush, woolens. Phone 9353 Chelsea.

CHINCHILLA 13155, Polaaries 132320, also 0453. Watkins 9232, 9233.

CLOAKS—Large variety of coats and suits on hand, very low price; $6.75 up. Alex Kogut, 12 West 27th.

CLOTHS—15117, 12086, 12088, 09111, black Poiret twill, bolivias, chinchillas. Watkins 2076.

COATINGS—American, 11126, 13718, 20005, 11111, 15117; Frankenberg, 676 and 675. Stewart 224766, at very low prices. Longacre 5080, Extension 7.

COATINGS—Stevens 1119, all colors; 61136 suitings, all colors. Zelenko & Moskowitz, 498 7th Av.

COATS—Never undersold. Sport coats, snappy models; polos, herringbones, $6.75; full length polos and velours, $7.75, $8.75; fur trimmed, embroidered velours, $9.75; many other bargains. Emanuel, 43 West 27th.

COATS and wraps of the better grade, in all the finest plushes; moderately priced; trimmed with every desirable fur; ask for our two specials, 2412T and 3510T; they are sure rapid-fire sellers. Cohen & Whillan, Manufacturers, 48 West 25th.

COATS—Polos, $6.50, 45 inches long, breast and patch pockets; English ulster style, full lined; fur trimmed coats, $6.50, 45 inches long, full lined, pleated back; net 10 days. Ace High Sportwear, 10 Waverley Place.

COATS, Coats, Coats—Misses' better grade, latest creations; immediate delivery; prices reasonable; also discarded samples of misses' suits and 100 sport coats to close out. Milner & Greenstein, 154 East 23d.

COATS and Suits—Closing out discarded samples; exceptional values in beaver and other fur trimmed coats on the racks; also capes. C. B. Manufacturing Co., 137 West 27th.

COATS—Arabella, Polyanna, Normandy, Bolivia; plain and fur-trimmed; right prices; immediate delivery. Glantz & Schreiber, Manufacturers, 127 West 26th.

COATS and Suits—Tricotine or poiret twill suits, normandy and velour coats, to close out; high-grade models at low prices. D. Wise, 61 East 9th St.

COATS—Normandy coats, Manchurian wolf collars, crepe lined, $19.75; other good values with squirrel collars up to $29.75. Westchester Cloak House, 150 West 22d.

COATS—1,500, plaid back, double face, sport coats, also fur trimmed and plain bolivia at a price. Cummings & Chernoff, 13 West 31st St.

COATS—Velours; 6 assorted styles brown and navy only; sizes 16 to 44; fur-trimmed, full lined, embroidered; $8.50 net 10 days. Friedman Bros. & Rothenberg, 43 West 27th.

COATS—500, all leading materials, trimmed with wolf, beaver and squirrel; will sell reasonably. 45 West 26th, 6th floor.

COATS—Infants' and children's; all wan

ARRIVAL OF BUYERS

Arriving Buyers may register in this column by telephoning Bryant 1000.

AKRON, Ohio.—M. O'Neil Co.; J. M. Hassett, millinery; 37 W. 36th (E. M. Bostman).
ALBANY, Ga.—The Dollar Store Co.; Miss J. Summers, ready-to-wear; Martinique.
ALLENTOWN, Pa.—Bittner, Munsicker & Co.; J. E. Munsicker, shirtings, denims; M. F. Munsicker, notions; 60 Worth (White & Pardee).
AMSTERDAM, N. Y.—A. Marks's Sons; C. Marks' cloaks, suits, furs, millinery.
ATLANTA, Ga.—John Silvey & Co.; D. P. McDaniel, knit goods, notions; 72 Leonard (E. Boswell Co.).
ATLANTA, Ga.—S. L. Rhodes Co.; J. E. Dance, millinery, flowers, feathers; Martinique.
AUGUSTA, Ga.—P. T. Sheron & Co.; P. T. Sheron, hats and shoes; Imperial.
BALTIMORE—The Hub; A. F. Clarke, men's hats, travel goods, umbrellas; J. L. Smith, men's furnishing goods; 1,150 B'way (Baer & Lilienthal); Herald Square.
BALTIMORE—American Wholesale Corp.; J. N. Perse, carpets, rugs, table cloths, portieres, curtains; 354 4th Av.
BALTIMORE—Hecht & Co.; L. Sonneborn, women's ready-to-wear; 1,150 B'way (Baer & Lilienthal).
BALTIMORE—Cahn-Coblens Co.; Miss I. Brosman, ladies' neckwear, laces; Pennsylvania.
BALTIMORE—Stewart & Co.; Miss L. Bailey, women's misses' dresses; immediate delivery; 16 W. 39th.
BALTIMORE—Hutzler Bros. Co.; Miss G. Williams, waists; 352 4th Av. (Kirby, Block & Fischer).
BALTIMORE—Stewart & Co.; Miss A. Brauer, millinery, frames, feathers; 16 W. 39th.
BALTIMORE—Hutzler Bros. Co.; Mrs. E. Wood, jewelry, leather goods; 352 4th Av. (Kirby, Block & Fischer); Martinique.
BALTIMORE—Almand-Jones Co., Inc.; H. L. McLanahan, hats, millinery; Martinique.
BALTIMORE—Columbia Shirtwaist Co.; C. Cohn, mfrs. shirtwaists; Imperial.
BALTIMORE—T. W. Walsh, women's apparel; Imperial.
BALTIMORE—Stewart & Co.; Miss S. Singer, furs; 16 W. 39th.
BALTIMORE—The Hub; E. Schlossman, coats; 1,150 B'way (Baer & Lilienthal).
BATTLE CREEK, Mich.—J. Weickengant Co.; J. Weickengant, S. Korn, dry goods, furnishing goods, general mdse.; Pennsylvania.
BINGHAMTON, N. Y.—Fowler, Dick & Walker; R. R. Todd, millinery; 23 E. 26th (Mdse. Reporting Co.).
BIRMINGHAM—Parisian Co.; J. Kinderman, jobs cloth dresses; 1,201 B'way (S. Solomon).
BINGHAMTON—Sisson Bros. & Co.; Miss V. Fowler, piece goods; Breslin.
BOSTON—R. H. White Co.; Miss A. C. Liston, furs; William Lichtenstein, men's furnishings, hosiery; 432 4th Av.
BOSTON—Jordan-Marsh Co. Upstairs—F. A. Burdick, women's coats, high-grade coats; E. J. Daley, inexpensive dresses, silk costumes; Miss J. Hardy, misses' dresses, gymnasium suits; W. F. Varnum, boys' clothing, wash clothing; E. J. Pendergast, sales division mgr.; G. L. Sweasey, mdse. office; E. A. Pitman, books; C. H. Smith, hosiery, underwear; C. Brady, sales division mgr.; B. F. Taylor, sales division mgr.; P. Keefe, misses' coats, skirts, children's furs; G. A. Hitchcock, men's clothing, custom clothing, house coats; A. G. Sanborn, black, colored silks; Miss M. Sweeney, women's extra size apparel; Miss K. Lugrin, toys; J. J. Fitzgerald, domestic rugs, matting, linoleums, carpets; Miss M. A. Cash, misses, high-grade dresses. Basement—G. W. Little, rugs, floor coverings, upholstery, curtains, D. L. Robillard, boys' clothing; R. J. Trimble, cotton underwear, petticoats, women's sweaters; Miss A. Regan, boys' furnishings; L. M. Saunders, women's shoes; C. Smith, men's hosiery, underwear; Miss L. McCarthy, silk, cotton waists, children's shirtwaists; J. G. Sran, inexpensive dresses, bathrobes, negligees, aprons; F. E. McHugh, black, colored silks, dress goods; J. A. Keogh, men's hats, men's clothing, youth's clothing; Miss N. Kane, children's cotton underwear; 432 4th Av.
BOSTON—Wm. Filene's Sons Co.; upstairs: Miss Griffin, assistant division mgr.; Miss Reddington, misses' waists, sweaters; Miss Hill, women's waists, sweaters; Mr. Milliken, infants' wear; Miss Louis, millinery; Miss Clancy, silk waists; Mr. Nelson, misses' dresses; Mrs. Phillips, women's dresses, costumes; Mr. Wright, main store, mdse. mgr.; Miss A. Speck, coats, suits; P. Phillips, division mgr. wearing apparel, basement; V. P. Ring, women's, misses' dresses; Miss Callahan, muslin, silk underwear; Miss McCarthy, bathrobes, negligees, petticoats; basement annex, Mr. Gainsborg, men's clothing; 225 5th Av.
BOSTON—Gilchrist Co.; J. J. Smith, men's furnishings, underwear; 200 5th Av., Room 902.
BOSTON—Felix Kornfeld Co.; B. Tuttle, jobs popular-priced trimmed millinery; 15 W. 38th, Room 701.
BOSTON—Shepard Stores; D. L. Edmunds, domestics, rugs, carpets; 220 5th Av. (F. Atkins).
BOSTON—Fearless and Reliable Petticoat Co.; John Cohen, silks, satins, jerseys, radiums, etc.; 200 5th Av., Room 510.
BOSTON—Sylvia Coppinger Co.; F. L. Sylvia, dry goods; 54 Leonard.
BUFFALO—E. W. Edwards & Son; Miss P. Reasnow, china, kitchenware; Martinique.
BUFFALO—William Hengerer Co.; Miss E. Dress, blouses; 16 W. 39th.
BUFFALO—J. N. Adam & Co.; W. P. Henderson, upholstery goods; 16 W. 39th.
CHARLESTON, W. Va.—Diamond Shoe and Garment Co.; L. T. Mathes, mdse. mgr.; Pennsylvania.
CHICAGO—Boston Store; J. Gapinski, jewelry, leather goods, hair ornaments; O. Jacobson, men's hats; W. S. Paton, toys, sporting goods; F. L. Millington, curtains, draperies; P. B. Smith, books, stationery; Mr. Motty, cloaking, dress goods, pile fabrics; 44 E. 23d.
CHICAGO—Philipsborn's; A. H. Lipels, women's furnishings, millinery; 925 B'way.
CHICAGO—Carson, Pirie, Scott & Co.; C. M. O'Farrell, silks, velvets; R. Blake, converted goods; M. P. French, laces; J. L. Amann, upholstery goods; 404 4th Av.
CHICAGO—Sol Klein; L. Klein, mdse. manager, remnants cotton goods; 370 7th Av. (Munzer-Mann Co.).
CHICAGO—Komiss & Greene; B. H. Axman, silk, muslin underwear; L. Baer, representing; 1,182 B'way (L. Levitman); Pennsylvania.
CHICAGO—S. P. Platt; L. Platt, ladies', misses' wool slipovers, jersey sport coats; 1,182 B'way, Room 1403.
CHICAGO—Eiseman-Kaye Co.; M. Eiseman, leather goods, novelties; 18 W. 33d.
CHICAGO—The Fair; J. Zack, notions, gloves, laces (basement); 225 4th Av.
CHICAGO—Asmus-Bradley Co.; R. Asmus, wholesale art needlework; Pennsylvania.
CINCINNATI—Fair Store; J. Anderson, boys' clothing, men's furnishings, women's underwear; A. Hutchinson, silks, dress goods, linings; W. G. Kussmaul, ready-to-wear; S. Schaffer, coats, dresses; Miss A. Flynn, fancy goods; Miss N. McDonald, gloves, notions, &c; E. W. Hutchinson, house wares; J. G. Jutt, domestics; 13 E. 26th (W. T. Knott).
CINCINNATI—Alms & Doepke Co.; P. B. Clarke, cloaks and suits; W. L. Brenn, housefurnishing goods; 350 B'way.
CINCINNATI—J. D. Jacobs & Co.; J. D. Jacobs, jobs coats, suits, silk dresses; 117 W. 33d (Hoffman & Hartbiay).
CINCINNATI—McAlpin Co.; W. L. Evans, representing; 23 E. 26th (W. T. Knott).
CINCINNATI—Smith-Kason Co.; L. B. Kason, wrapper materials; Park Avenue.
CINCINNATI—J. Shillito Co.; H. W. Peters, clothing, hosiery, underwear; 432 4th Av.
CINCINNATI—Globe Tailoring Co.; S. Rosenthal, woolens; Pennsylvania.
CLARKSBURG, W. Va.—Koblegard Co.; E. Buzzard, piece goods; 60 Worth (White & Pardee).
CLEVELAND—Wm. Taylor Son & Co.; Miss Chaney, muslin underwear, negligees; Miss A. L. Hess, infants' wear; Miss M. A. Walsh, sweaters, waists; Miss E. Klein, waists, basement; 225 5th Av., Room 823.
CLEVELAND—Root & McBride Co.; A. L. Kleinecke, draperies, floor coverings; 72 Leonard (T. M. Hackett).
CLEVELAND—Bailey Co.; R. Merschel, middies, children's coats, dresses, sweaters; 1,372 B'way (Affiliated Retail Stores).
CLEVELAND—The May Co.; A. R. Samuel, trunks, bags; 37 W. 26th (E. M. Bostman).
COLUMBIA, S. C.—J. L. Mimnaugh & Co.; W. C. Felkins, dry goods; 220 5th Av. (McGreevey, Werring & Howell).
COLUMBUS, Ohio.—The Fashion Co.; G. Doyle, jobs waists, sweaters, bargain basement; 32 W. 33th (Jay & Co.).
COLUMBIA, S. C.—Bon Marche; Mr. McCarthy, muslin underwear, children's wear; 432 4th Av. (D. G. Union).
COLUMBUS, Ohio—Shapiro, Co., Inc.; J. Shapiro, clothing, shoes, furnishings; Imperial, Room 165.
COLUMBUS—F. & R. Lazarus & Co.; R. A. Rodenfels, men's furnishings, specials, silk shirts; 225 5th Av. (Retail Research Assn.).
DAVENPORT, Iowa—J. H. C. Petersen's Sons Co.; T. B. Leslie, women's ready-to-wear; 1,164 B'way (Fellows Buying Corp.).
DAYTON—Rike-Kumler Co.; E. McGreevy, luggage; 225 5th Av. (Retail Research Assn.).
DENVER—Denver D. G. Co.; A. F. Sittlich, coats, suits, waists; 200 5th Av., Room 356.
DENVER—Hibb-Frankel Co., Inc.; J. Hibb, fancy notions, jewelry; Imperial.
DES MOINES, Iowa—Palais Royal; M. Mendelsohn, ladies' coats, suits, waists, furs, millinery; 1,123 B'way.
DETROIT—Crowley Bros.; A. J. Guimond, dress goods; 43 Leonard (F. W. Binzen).
DETROIT—Newcomb-Endicott Co.; Mrs. D. B. Martindale, muslin underwear, corsets, gloves; 200 5th Av., Room 1150.
DETROIT—Newcomb-Endicott Co.; A. P. Kennedy, men's furnishings; 200 5th Av., Room 1150.
DETROIT—J. L. Hudson Co.; Mr. Theisen, mdse. mgr.; A. H. Schrashun, leather goods; C. J. Gibiin, coats, dresses, basement; Mr. Thompson, shoes; Miss M. M. Reindel, art needlework, gifts, &c.; Miss A. Sweenie, assisting; 225 5th Av. (Retail Research Assn.).
DETROIT—Edson, Moore & Co.; E. Z. Cleary, notions, fancy goods; 43 Leonard (J. E. Meredith).
ELKHART, Ind.—E. N. Sykes; Mrs. E. N. Sykes, women's and misses' ready to wear; Somerset.
ELMIRA—Sheehan & Dean Co., Inc.; D. Richardson, coats, suits, furs; 32 W. 35th (Jay Co.).
FLORENCE, S. C.—Levenson's Quality Shop; Mrs. E. Levenson, ladies' ready-to-wear; Imperial.
FT. SMITH, Ark.—Fair Dept. Store; A. S. Tiles, ready-to-wear; 130 W. 32d (A. Miscon, Assn.).
FORT WAYNE, Ind.—Wolf & Dessauer; C. T. Pidgeon, millinery; 363 4th Av. (Kirby, Block & Fischer).
FORT WAYNE, Ind.—The Lutz Co.; L. J. Storin, ready-to-wear; 370 7th Av. (M. S. Golubock).
FORT WORTH, Texas—Sanger Bros.; T. H. Smith, ladies' ready-to-wear; E. W. Gardner, silks, wools, staples, hosiery, jewelry; 19 E. 24th.
GRAND RAPIDS—Paul Steketee's & Sons; P. F. Steketee, merchandise manager; L. L. Shiverly, rugs, draperies; A. Oudendyke, yard goods; H. P. De Jonge, men's furnishings; E. H. Cady, waists, petticoats, underwear, &c.; E. G. Geiseiman, coats, suits, dresses; T. L. Hammond, shoes; E. Steketee, house furnishings; H. H. Cam, bargain basement; W. R. Hays, notions, gloves, neckwear; 23 E. 26th St. (Mdse. Reporting Co.).
GRAND RAPIDS, Mich.—Paul Steketee & Sons; W. R. Hayes, notions, gloves, neckwear; 23 E. 26th (Mdse. Reporting Co.).
HARRISBURG, Pa.—Bowman & Co.; Miss L. Meyer, coats, suits, dresses, furs; Miss Carberry, dresses; 52 W. 35th (Jay & Co.).
HARRISBURG, Pa.—Renard's; T. Birnbach, coats, dresses; Pennsylvania.
HARTFORD, Conn.—Sage, Allen & Co.; J. Tarlow, phonographs, radio; 404 4th Av. (D. G. Alliance).
HATTIESBURG, Miss.—Frank Rubenstein, Inc.; J. Abelow, jobs Spring velour capes, two-piece jersey Bramley dresses; 370 7th Av. (Wm. Gross & Co.).
HORNELL, N. Y.—Tuttle & Rockwell Co.; D. J. McGuire, coats, suits, dresses, waists; Martinique.
HOUSTON, Texas—Harris-Hahlo Co.; J. S. Hahlo, ready-to-wear; I. Simon, millinery; 115 W. 30th (Weill & Hartmann).
HUNTINGTON, W. Va.—Croft-Stanard Co.; S. J. Williams, piece goods; 60 Worth (White & Pardee).
INDIANAPOLIS—L. S. Ayres & Co.; Mr. Gasaill, Mr. Malone, mdse. mgrs.; Mrs. Cahill, infants' children's wear; F. Blumer, luggage, umbrellas; Miss Quin, jewelry, leather goods; Mrs. J. J. Griswold, handkerchiefs; Miss Weishaar, toilet goods; Mr. Weilman, dress goods, silks, dress trimmings; Mrs. Fletcher, laces, embroideries, notions, neckwear, ribbons; Miss Sullivan, millinery; C. Roof, men's, boys' furnishings; 225 5th Av. (Retail Research Assn.).
JACKSON, Miss.—Frank Rubenstein, Inc.; J. Abelous, jobs Spring velour capes, two-piece jersey Bramley dresses; 370 7th Av. (Wm. Gross & Co.).
JACKSON, Mich.—L. H. Field Co.; R. W. Flight, women's wear; Imperial.
JACKSON, Ga.—Carmichael-Mallet Co.; R. J. Carmichael Jr., representing; Martinique.
JOHNSTOWN, Pa.—M. Nathan & Bro.; Miss Smith, infants', children's wear, corsets, sweaters, underwear; Miss Melanephy, hats, ribbons, gloves, handkerchiefs, trimmings, &c.; Miss Meyers, ready-to-wear, low-priced furs; 1,150 B'way (Baer & Lilienthal).
KALAMAZOO, Mich.—Gilmore Bros.; W. J. Weiser Jr., coats, suits, furs; 1,150 B'way (Baer & Lilienthal).
KNOXVILLE, Tenn.—Anderson-Dulin-Varnell Co.; G. L. Crosby, shirts, underwear; W. Hixon, ready-to-wear; F. G. Ramsey, suits, dresses, waists; Miss S. Sproul, millinery; 333 7th Av. (J. M. Biggins).
LA GRANGE, Ga.—Fuller E. Callaway Co.; H. S. Wooding, general mdse.; Breslin.
LAWRENCE, Mass.—A. B. Sutherland Co.; D. F. A. Begg, domestics, linens, flannels, blankets; 432 4th Av. (D. G. Union).
LEXINGTON, Ky.—Lexington D. G. Co.; S. B. Wilson, general dry goods; 119 W. 25th; Breslin.
LEXINGTON, Ky.—Felsenthal & Bing; A. Felsenthal, ready-to-wear; Martinique.
LITTLE FALLS, N. Y.—T. & J. Dasey; C. T. Dasey, mdse. mgr., ready-to-wear; Imperial.
LITTLE ROCK, Ark.—M. M. Cohn Co.; Miss R. Winters, dresses; 120 W. 32d (Littman & Storch).
LITTLE ROCK, Ark.—Pollack Co.; J. Berger Sr., dresses, coats, suits; 1,261 B'way (S. Solomon).
LOS ANGELES—J. W. Robinson Co.; Mrs. H. Bouquet, gifts, art goods; Mrs. M. Doyle, muslin underwear; Miss Crossman, art needlework; J. W. Barnes, carpets, rugs, upholstery; 303 5th Av.
LOS ANGELES—J. M. Hale & Co.; A. Davidson, rugs, upholstery; 50 Union Square (J. T. Ennis).
LOS ANGELES—Bullock's; C. L. Custer, rugs, carpets; 225 5th Av. (Retail Research Assn.).
LOS ANGELES—A. Hamburger & Sons; A. E. Brodek, men's hats; 448 4th Av.
LOUISVILLE, Ky.—J. P. Seiman & Co.; C. Osborne, waists; 1,261 B'way (S. M. Goldberg).
LOUISVILLE, Ky.—Stewart D. G. Co.; Miss M. McKibben, women's neckwear, handkerchiefs; 16 W. 39th.
LOUISVILLE, Ky.—Stewart D. G. Co.; J. W. Power, toys, sporting goods, china, housefurnishings; 16 W. 39th.
LOUISVILLE, Ky.—Herman Straus, Sons & Co.; W. C. Wright, dress goods; 220 5th Av. (McGreevey, Werring & Howell).
LOUISVILLE, Ky.—J. C. Lewis Co.; H. Stern, T. G. Phillips, silk piece goods; 105 Grand (Jay & Co.); Breslin.
LYNCHBURG, Va.—Quinn-Marshall Co.; R. M. Woodson, ready-to-wear, notions; 72 Leonard (W. L. Howell Co.).
LYNCHBURG, Va.—J. R. Millner Co.; J. M. Kasey, domestics, linens; 1,150 B'way (Baer & Lilienthal).
LYNCHBURG, Va.—Quinn-Marshall Co.; R. M. Woodson, ready-to-wear, notions; 72 Leonard (W. L. Howell Co.).
LYNN, Mass.—The Allen-Collier-Leighton Co.; H. Leighton, general mdse.; Pennsylvania.
MAHANOY CITY, Pa.—R. Guinan & Co.; R. Guinan, carpets, rugs; Imperial.
MEMPHIS, Tenn.—W. R. Moore D. G. Co.; W. B. McLean, furnishing goods; 256 Church (J. Dillingham).
MILWAUKEE—The Unity; C. M. Blumberg, ready-to-wear; Claridge.
MILWAUKEE—Ed Schuster & Co.; E. A. Bartlett, silks; C. Kant, dress goods, silks, velvets, linings; Martinique.
LYNCHBURG, Va.—J. R. Millner Co.; J. M. Kasey, domestics, linens; 1,150 B'way (Baer & Lilienthal).
MILWAUKEE—The Unity; C. M. Blumberg, ready-to-wear; Claridge.
MILWAUKEE—Breithaupt Co.; H. L. Breithaupt, fur trimmed coats, sport coats; Vanity.
MINNEAPOLIS—Powers Merc. Co.; W. C. Fyke, laces, veilings, embroideries, handkerchiefs, women's neckwear, trimmings, ribbons, gloves; H. Hood, upholstery, laces, curtains, rugs, carpets; 16 W. 39th.
MINNEAPOLIS—Dayton Co.; J. V. Cavanna, rugs, draperies; Miss H. Coulson, muslin underwear, infants' wear, negligees, petticoats; 225 5th Av. (Retail Research Assn.).
MINNEAPOLIS—Tucker & Levinson; J. M. Shank, piece goods, ribbons; Breslin.
MOBILE, Ala.—The Style Shop; S. J. Kayser, mdse. mgr., coats, suits, dresses; Pennsylvania.
NASHVILLE, Tenn.—Casther-Knott Dry Goods Co.; W. A. Ambrose, mdse. manager; Mrs. E. Frazier, ready-to-wear; M. P. Kelly, dress goods, silks; 23 E. 26th (W. T. Knott).
NASHVILLE—Castner-Knott D. G. Co.; J. Gallagher, wash goods; 23 E. 26th (W. T. Knott).
NASHVILLE, Tenn.—Castner, Knott D. G. Co.; Miss G. R. Kelly, coats, suits, waists; 23 E. 26th (W. T. Knott).
NEW HAVEN—Sample-Desmond Co.; Miss McDermott, wash goods; 432 4th Av. (D. G. Union).
NEW HAVEN, Conn.—Ed Malley Co.; A. H. McKenzie, linens, wash goods, white goods; 105 Grand (Jay & Co.).
NEW ORLEANS—Frank Rubenstein, Inc.; J. Abelow, jobs Spring velour capes, two-piece jersey Bramley dresses; 370 7th Av. (Wm. Gross & Co.).
NEW ORLEANS—Tulane Shop; J. Getz, ready-to-wear; Breslin.
NEWPORT, Ky.—Herman Jacobs & Co.; H. Jacobs, jobs coats, suits, silk dresses; 117 W. 33d (Hoffman & Hartbiay).
NIAGARA FALLS, N. Y.—Beir Bros.; J. S. Beir, mdse. mgr.; Pennsylvania.
NORFOLK, Va.; Miller, Rhodes & Swartz Co.; R. B. Eppes, silks, dress goods; 432 4th Av. (D. G. Union).
NORRISTOWN, Pa.—H. C. Warner, dry goods; 105 Grand (Jay & Co.).
NORWICH, Conn.—Reid & Hughes Co.; Miss G. M. Pendleton, ladies', children's hosiery, underwear; 404 4th Av. (D. G. Alliance).
NORWICH, Conn.—Fortteous & Mitchell Co.; A. Mitchell 4th, wash goods; 432 4th Av. (D. G. Union).
OAKLAND, Cal.—J. McCall, better grade suits; 225 5th Av. (L. Hess).
OMAHA, Neb.—Byrne & Hammer D. G. Co.; J. F. Byrne, hosiery, underwear, gloves; 72 Leonard (H. W. Fitskugh).
OMAHA, Neb.—The L. Brandeis & Sons; Miss T. I. Clarey, millinery, sample lines; Miss M. Kerr, jewelry; 1,124 B'way.
OMAHA—Haas Bros. C. S. Haas, ready-to-wear; 225 5th Av. (Hart, Flanagan & Co.).
PADUCAH, Ky.—R. Guthrie Co.; Miss Kelly, women's ready-to-wear; 1,164 B'way (Fellows Buying Corp.).
PEORIA, Ill.—Block & Kuhl Co.; F. Witte, millinery; 120 W. 32d; Park Avenue (A. Fantl).
PHILADELPHIA—Fink Co.; E. Fink, boys' suits, overcoats, mackinaws, furnishings; 1,372 B'way (Affiliated Retail Stores).
PHILADELPHIA—Stewart's; Miss Kowits, coats; 120 W. 32d (A. Fantl).
PHILADELPHIA—Frank & Seder Co.; Miss N. Lowenthal, jobs large quantities dresses, silk, cloth, regular, extra sizes; J. T. Simpson, boys' cotton sweaters, close outs; 1,372 B'way (Affiliated Retail Stores).
PHILADELPHIA—The Fink Co.; J. T. Simpson, cotton sweaters, close out; 1,372 B'way (Affiliated Retail Stores).
PHILADELPHIA—Gimbel Brothers; V. Zauner, candy; L. Rohn, leather goods; trunks; D. S. Scott, men's furnishings; B'way and 32d (N. Y. Office).
PHILADELPHIA—Pearlberg & Cooper; S. S. Cooper, A. Levy, woolens; 38 W. 34th.
PHILADELPHIA—Albert Graft & Co.; A. F. Lippincott, carpets; Imperial.
PHILADELPHIA—Strawbridge & Clothier; J. C. Williams, bedding; 220 5th Av.
PHILADELPHIA—N. Snellenburg Co.; Miss McConaghy, fur chokers; J. Kaplan, fur coats; 1,261 B'way (S. M. Goldberg).
PITTSBURGH—Frank & Seder, Inc.; B. B. Toor, millinery; 1,372 B'way (Affiliated Retail Stores).
PORTLAND, Me.—Porteous, Mitchell & Braun; O. A. Moore Jr., T. H. McCue, upholstery goods, books; 432 4th Av. (D. G. Union).
PORTLAND, Ore.—M. Seller & Co.; H. Lowengart, representing; 396 B'way; R. A. Keller).
PORTSMOUTH, Va.—Phillips-Adams Co.; O. Bullock, ladies' ready-to-wear; Breslin.
POTTSVILLE—Grace Fashion Shop; A. Breit, women's, misses' cloth, velvet, silk dresses, misses' sport skirts; 12 W. 34th (Bright's).
READING—Kline, Epplhimer & Co.; E. N. Stoner, cotton dress goods; 432 4th Av. (D. G. Union).
READING, Pa.—Kline, Epplhimer & Co.; J. Stroup, silks; 432 4th Av. (D. G. Union).
READING, Pa.—Shapira Co., Inc.; J. Shapira, clothing, shoes, furnishings; Imperial, Room 165.
RICHMOND, Ind.—George H. Knollenberg Co.; G. E. Klute, dress goods, silks, velvets; Grand.
RICHMOND, Va.—Miller & Rhoads Co.; C. O. Long, carpets, rugs; 432 4th Av. (D. G. Union).
RICHMOND, Va.—Richmond D. G. Co.; H. W. Duane, dress goods, silks, wash goods; 43 Leonard (F. J. Spielska).
ROCHESTER, N. Y.—Duffy-Powers Co.; L. M. Harris, hosiery seconds, men's shirts seconds, boys' blouses; 1,261 B'way (S. Solomon).
ROCHESTER, N. Y.—Duffy-Powers Co.; Mrs. R. Wenzel, Upstairs—Silk petticoats, cotton negligees, undermuslins, flauctlettes; Miss M. Ernstone, Basement—Jobs girls', children's coats, serge dresses, girl's sweaters; Miss L. Salinsky, Basement—Jobs women's bathrobes, flannelettes, silk underwear, shirt waists, sweaters; 1,261 B'way (S. Solomon).
ROCHESTER, N. Y.—H. H. Given; H. H. Given, dresses, blouses; 37 W. 20th (B. F. Levis).
ROCKFORD, Ill.—H. L. Wortham Co.; H. L. Wortham, coats, suits, ready-to-wear; 56 W. 35th (W. Van Buren).
ROME, N. Y.—F. E. Bacon Co.; A. S. Bacon, cloaks, suits, underwear, corsets; Lutnan.
SAN ANTONIO, Texas—Wolff & Marx Co.; I. Simon, millinery; 115 W. 30th (Weill & Hartmann).
SAN DIEGO—Colonial Cloak & Suit House; R. Mann, jobs better grade suits; 225 5th Av. (L. Hart).
SANDUSKY, Ohio—Herb & Myers Co.; F. H. Myers, millinery, upholstery; Claridge.
SAN FRANCISCO—Hale Bros., Inc.; O. E. Hill, ribbons, art goods; Miss C. Kane, muslin underwear, infants' wear; H. E. Gates, rugs; 50 Union Sq. (J. T. Ennis).
SAN FRANCISCO—The Emporium; P. Ross, men's furnishings, hosiery, underwear, gloves; G. B. McDonough, silks, dress goods; Mrs. F. Priem, furs; Miss Pickrell, ready-to-wear, basement; 225 5th Av. (Retail Research Assn.).
SAN FRANCISCO—Schlesinger & Levi (Jobbers); L. J. Levi, I. L. Schlesinger, coats, dresses; Pennsylvania.
SEATTLE—The Bon Marche; Mr. McLaren, notions, jewelry, leather goods; 225 5th Av. (Retail Research Assn.).
SPOKANE, Wash.—Spokane D. G. Co.; R. B. Paterson, genl. mdse.; 440 4th Av.
ST. LOUIS—Merwood, Jaccard & King Co.; Miss Thomas, stationery; Miss Thursly, silverware; 171 Madison Av., 14th floor.
ST. LOUIS—Famous & Barr Co.; basement J. Thornton, upholstery, carpets; 37 W. 26th (E. M. Bostman).
ST. LOUIS—Stix, Baer & Fuller; Miss E. Clark, jewelry; 1,107 B'way, 8th floor.
ST. LOUIS—Stix, Baer & Fuller; W. E. Slttington, silks, dress goods, linings; J. Hoining, assisting 1,107 B'way, 8th floor.
ST. LOUIS—Eiseman Bros. Mfg. Co.; H. F. Eiseman, dress materials; 2 W. 33d; Pennsylvania.
ST. PAUL—Finch, Van Slyck & McConville; G. O. Olsen, silks, woolens; 320 B'way (L. L. Querseau).
SYRACUSE, N. Y.—Neal & Hyde Co.; J. I. H. Wright, hosiery; H. R. Hall, notions; 72 Leonard (W. L. Howell Co.).
TOLEDO, Ohio—Lion D. G. Co.; C. A. Baker, women's apparel; Miss J. A. Mack, misses', infants' wear; Miss M. Murray, veilings, neckwear, dresses, waists, handkerchiefs, underwear, wraps; 23 E. 26th (W. T. Knott).
TOLEDO—Lion D. G. Co.; J. M. Walker, silks, woolens, wash goods; Miss C. Wright, corsets; Miss M. Moran, ribbons; Miss R. Cain, toilet articles; J. Drummond, linens; 23 E. 26th (W. T. Knott).
TOLEDO—La Salle & Koch Co.; Miss M. A. Bonner, furs; Miss S. McGrath, gloves, hosiery; 225 5th Av. (Retail Research Assn.).
TOLEDO—La Salle & Koch; Miss Nelson, inexpensive dresses; 225 5th Av. (Retail Research Assn.).
TOLEDO—La Salle & Koch Co.; B. F. Tully, coats, dresses; 225 5th Av. (Retail Research Assn.).
TOLEDO—W. L. Milner Co.; S. E. Conrad, toilet articles, jewelry, leather goods; 120 W. 32d (A. Fantl).
TOLEDO—Maurice Moyer; E. Freedman, jobs sweaters, coats, suits, dresses; 117 W. 33d (Hoffman & Hartbiay).
TRENTON, N. J.—H. M. Voorhees Co.; C. C. Johnson, wash goods; 432 4th Av. (D. G. Union).
TROY—Gay Co.; J. J. McNamee, notions, jewelry, stationery, furnishing goods; Breslin.
TROY—W. H. Frear & Co.; R. E. Holahan, clothing, carpets, rugs; Herald Square.
UTICA, N. Y.—F. W. Sessions Millinery Co.; J. W. Clement, silks, velvets, ribbons, millinery, hats, flowers, feathers; 320 5th Av. (J. H. Van Arsdale).
WASHINGTON, D. C.—Woodward & Lothrop; L. T. Lothrop, toys, sporting goods; Miss E. McGill, laces, veilings, embroideries; I. E. Fronani, china, glassware, pottery, baskets; F. E. Mack, linens, white goods; domestics; Miss M. D. Collins, men's neckwear; R. D. Mensie, mdse. mgr., women's ready-to-wear; 370 7th Av., Room 1701.
WASHINGTON, D. C.—The Hecht Co.; Miss C. Kaplan, ladies' blouses, skirts; 1,150 B'way (Baer & Lilienthal).
WASHINGTON, D. C.—The Palais Royal; E. B. Brake, silks, dress goods and linings; E. L. Etchison, linens and domestics; C. F. Werner, basement hosiery and knit underwear; Miss M. Stroh, gloves; Miss E. Stephany, trimmings; Mrs. A. Laning, stationery; Miss Rose Isaacs, neckwear, laces and veilings; Miss K. E. O'Day, notions; J. Bason, chinaware; Mrs. V. E. Bessman, hosiery and knit underwear; Miss M. Miller, waists, sweaters, house dresses; 220 5th Av. (F. Atkins).
WATERBURY, Conn.—Curran D. G. Co.; J. O'Donnell, domestics, linens; 253 5th Av. (Hart-Flanagan Co.).
WATERTOWN, N. Y.—F. A. Empsall & Co.; L. R. Carpenter, infants' wear; Imperial.
WHEELING, W. Va.—Shapiro Co., Inc.; J. Shapiro, clothing, shoes, furnishings; Imperial, Room 165.
WORCESTER, Mass.—John C. MacInnes Co.; T. J. Fitzpatrick, wash goods; 432 4th Av. (D. G. Union).
WORCESTER, Mass.—I. H. Morse Co.; Miss E. A. Sullivan, women's ready-to-wear; Imperial.
WORCESTER, Mass.—Barnard, Sumner & Putnam Co.; Mrs. M. S. Martin, millinery; 404 4th Av. (D. G. Alliance).
WORCESTER, Mass.—J. C. MacInnes Co.; G. F. Moran, linings, wash goods; 432 4th Av. (D. G. Union).
WORCESTER, Mass.—Denholm & McKay Co.; T. Kellar, housefurnishings, toys, &c.; 240 Madison Av.
WORCESTER, Mass.—Louise Shop; Miss Mourin, ready-to-wear; 36 W. 29th (Frohman-Aitman).
YORK, Pa.—P. Wiest's Sons; Miss M. Linthurst, children's coats and dresses; 370 7th Av. (Wm. Gross & Co.); Gregorian.
YORK, Pa.—Jas. McLean & Sons; J. F. Lambert, domestics; 432 4th Av. (D. G. Union).
YOUNGSTOWN, Ohio—G. M. McKelvey & Co.; H. M. O'Connor, basement ready-to-wear; 333 7th Av. (J. M. Biggins).

STEELMAN'S SON A PUDDLER

Young Joseph Block Learning Business "From the Ground Up."

CHICAGO, Oct. 2.—Joseph Block, 22-year-old son of L. E. Block, President of the Inland Steel Company, as a member of a puddlers' gang is learning how to make steel "from the ground up." He has taken lodgings with other steel workers, somewhat against his family's wishes, it is said, and, with a dinner pail on his arm, leaves early each day for the company's mill at Chicago Heights. He is punching the clock regularly each day and is earning 35 cents an hour.

"Of course, the work is hard," said young Block, looking at the molten metal pouring from the flaming furnaces, "but to learn the business you have to begin at the bottom. You cannot expect to have it handed to you on a platter."

Block is a graduate of Cornell University. He uses a street car instead of the family limousine to go to work.

Appeals Court Opens, Calendar Light

ALBANY, N. Y., Oct. 2.—The Court of Appeals opened its Fall session today with the smallest calendar within the memory of its oldest official. It contains only 196 appeals from judgments because before the court took its Summer recess it accomplished the unparalelled feat of disposing of every case then pending.

Yosemite Park Has Record Year.

YOSEMITE NATIONAL PARK, Cal., Oct. 2.—A total of 100,506 persons, traveling by train, automobile, motorcycle, horseback, carriages, wagons and afoot, broke all records for national park attendance in Yosemite during the "travel year" just closed. The total was 9,000 greater than in 1921.

Lock Company Increases Wages.

TERRYVILLE, Conn., Oct. 2.—The Eagleville Lock Company placed notices today for a 10 per cent. increase in wages for its 1,000 employes. There have been strike rumors here for some time because of recent wage cuts.

MORE GINGHAMS PRICED.

Several Lines for the New Season Now Ready for Buyers.

Additional lines of ginghams and kindred fabrics were priced in this market yesterday, when Smith, Hoar & company issued the following list of quotations on goods for spring delivery: "Red Seal" zephyr gingham and "York" seersucker, 18½c; "York" dress gingham and "Silverbrook" seersucker, 16½c; "Berwick" chambray, 17½c; "Yomac" gingham, 21c; "Yovex" gingham, 24c; "Hipo Fine Cloth," 26c; "Golden Cloth," 27-inch, 18½c; "Golden Cloth," 32-inch, 23½c; "Kroy Krinkle," 18½c; "Holanda York," 27½c; "Criterion" chambray, 25c; "Everett Classics," 14½c; "Fireside" gingham, 15½c; "Gladiator" gingham, 20c; "Eastworth" seersucker, 16½c and "Eden Cloth," 18c. The new prices are about on a level with those governing the goods for fall delivery, but when compared with those of last spring they show advances of 6 to 7½ per cent.

Through an inadvertence the spring prices of Amory, Browne & Company, which appeared in the out-of-town edition of yesterday's Times, did not appear in the later editions. They were: "Red Rose of Lancaster" gingham, 17 cents; "Kalburnie" gingham, 21 cents; "BMC" seersucker, 23½ cents; "Toile du Nord" gingham, 24½ cents, and "Imperial" chambray, 24½ cents. All of these cloths were offered for sale some time ago, subject to confirmation following the naming of spring prices, and were quickly sold up.

The new price on "Red Rose of Lancaster" ginghams shows no change from that last in effect. "Kalburnie" gingham is half a cent a yard higher than it was, while "BMC" seersucker, "Toile du Nord" gingham and "Imperial" chambray all show advances of a c

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4¾% Bonds
Due serially
June 1, 1937-48

These bonds are a general obligation of the County, authorized by popular vote and payable from an unlimited tax upon all the taxable property in the county.

Prices to yield
4.50%

Descriptive circular on request

The Turkish Situation
and Bond Prices

A discussion showing the possible effect on the bond market by developments in the Near East.

Copies to investors on request.

(Circular T-5)

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We shall be glad to send on request a list of attractive investments in Canadian Government and Municipal Securities, with principal and interest payable in New York in United States Gold Coin.

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FINANCIAL MARKETS

Rapid Recovery of Prices on Stock Exchange—Sterling Moves Up Sharply.

The movement of Stock Exchange prices at the end of last week having plainly been based on the theory that some belligerent act might bring the whole Eastern question to a crisis over Sunday, the Monday morning dispatches reporting a generally conciliatory attitude were bound to have quick effect. So considerable was the demand for stocks at the opening yesterday—especially for those in which professional sales for the decline had been most active—that the opening price was in numerous instances 1 to 2 points above Saturday's closing. The emphasis with which the market responded was a reminder of what used to happen in pre-war days when "arbitrage trading" flourished, and when unexpected overnight good news would get full reflection on the London Stock Exchange before the New York market had a chance to respond to it. Yesterday's case, however, was one in which the opening prices measured purely the change in the home market's sentiment.

This early recovery, which was well sustained and which resulted in net advances for the day throughout the stock market, represented mostly a hurried retreat of speculators. The advance which occurred in stocks was not duplicated in the bond market, where speculation for the fall had played a much smaller part last week. It was apparently duplicated only in very moderate measure on the European Stock Exchanges—where, indeed, French Government bonds went lower yesterday—and in the foreign exchange market it was matched only in yesterday's movement of sterling. Continental exchange rates as a rule recovered only slightly, but the 2½-cent advance in sterling canceled all of the decline which had occurred since Wednesday of last week.

The course of the day's markets was chiefly governed, therefore, by a quick change of front on the part of over-venturesome speculators. Probably the conservative financial public will be more deliberate in changing its attitude. That attitude has, however, been marked all along by caution and hesitancy rather than by outright alarm. The investing community has been puzzled over the Eastern controversy, unable to draw conclusions from the shifting and conflicting developments in the negotiations, and has therefore halted in its activities.

To what extent the advance in the markets would be carried further if the whole dispute with Turkey were to be adjusted with reasonable smoothness, would depend on the extent to which the "Near Eastern crisis" was the actual primary cause of the recent decline in prices; also, no doubt, on the length to which a "bear position" had been extended on the assumption of an outbreak of war. Turkey, and Turkish diplomacy with a successful army at its back, will hardly disappear at once as matters of political conjecture. On the other hand, such readjustment of prices as has occurred in the past fortnight traditionally creates a sounder position on the Stock Exchange.

Wheat declined nearly 2 cents a bushel and cotton advanced half a cent per pound. Each movement was the reversal of that with which the market had reflected last week's "war talk"; each occurred, like the rise of stocks, in the first transactions, and neither was sustained to the full in yesterday's later trading. That wheat prices should have closed with some showing of renewed strength might be ascribed to the judgment which is now finding wide expression, that the shortage of Europe's crops did not get adequate recognition while the recent very low grain market prices prevailed. The failure of cotton to maintain more than a fraction of the day's earlier recovery was interesting from the fact that another Government estimate of the yield is to be given out today, which may possibly reduce the forecast below even the 10,575,000 bales of the September estimate. But the cotton market has been largely governed of late by the trade's doubt as to whether higher prices might not result in abrupt reduction of demand.

OPPOSES STOCK INCREASE.

Founder of Coal Company Seeks Injunction Against Stockholders.

CHICAGO, Oct. 2.—T. J. O'Gara, founder and Chairman of the Board of Directors of the O'Gara Coal Company, today began a court fight to prevent increase of the preferred stock of the company from $1,000,000 to $11,000,000.

He charged in a petition for a writ of mandamus filed in Circuit Court that certain stockholders through a voting trust had been able to get control and purposed to affect the stock increase before the expiry of the voting trust next December.

Accompanied by an attorney, he departed today for New York, where he purposes to file suit in the Supreme Court for an injunction to prevent a meeting of stockholders. Joseph F. Russell of Scranton, Pa., is Secretary of the company.

Cuts Gasoline in South.

The Standard Oil Company of New Jersey yesterday announced a reduction of two cents a gallon in the wholesale prics of gasoline in North and South Carolina.

FOREIGN STOCK MARKETS.

French Government Bonds Decline Again; Other Securities Better.

LONDON, Oct. 2.—Prices were firmer on the Stock Exchange today. Old 2½ per cent. consols unchanged at 56⅛; British 5 per cent. war loan, ⅛ higher, at 99¾; 4½ per cent. war loan unchanged at 99⅝.

Rand Mines, ½ higher, at 3; De Beers Mining, 2 points higher, at 13.

PARIS, Oct. 2.—Prices improved on the Bourse today. Three per cent. rents, 55c. lower, at 56f. 90c.; 5 per cent. war loan, 10c. lower, at 76f. The Exchange on London, 27c. higher, at 57f. 95c. per sovereign; American dollars were quoted at 13f. 17½c., against 13f. 22½c. Friday.

Major Blakemore Promoted.

Announcement was made yesterday that Major M. N. Blakemore has been elected Vice President of Moody's Investors Service, and, in addition to his duties as managing editor, will be in charge of sales.

PUBLIC SERVICE GAINS.

Jersey Corporation Reports Increase of $2,288,406 in Earnings.

Accompanying their October dividend checks, stockholders of the Public Service Corporation of New Jersey have received a statement from the corporation as to its financial and physical condition. It is stated that the net earnings available for dividends for the twelve months ended Aug. 31 show an increase of $2,288,406 over the corresponding period last year. To meet the expected increase in demand for electric current during the next two years, 120,000 kilowatts of additional generating capacity are being provided.

Information is given the stockholders about the Public Service Production Company, which has contracts aggregating $1,200,000, including concrete road construction in New Jersey, North and South Carolina and a sewer system in Jersey City.

Gets Order for 1,000 Coal Cars.

The General American Tank Car Company has received an order for 1,000 steel coal cars from the Chicago & Northwestern Railway, according to reports in Wall Street.

ATTACKS ITALIAN FINANCES.

Tittoni Declares Economy Is the Supreme Need of the Hour.

ROME, Oct. 2.—Tomaso Tittoni, President of the Senate, speaking at Acqui today, strongly criticised the Government's financial policy. He pointed out that although the State revenue last year was 2,800,000,000 lire more than was foreseen, this effort was completely nullified by the fact that expenses were 5,000,000,000 more than anticipated.

He declared that Ministers and State functionaries, if they could not be impeached for high treason for spending more than is allowed, should at least be obliged to make good the difference out of their own pockets. "Economy is the supreme need of the day," he said.

Cadet Knitting Co. Sales Increase.

The Cadet Knitting Company reports that sales for the first six months of 1922 were at a rate 70 per cent. greater than in the same period last year. Profits for the six months, after charges, were in excess of $1 a share on the common stock.

TOPICS IN WALL STREET.

A Quick Upward Reaction.

So urgent was the demand at the opening of the Stock Exchange yesterday that gains of 1 to 2 points, or even more, occurred in many of the active stocks. The leader in strength at the start was Consolidated Gas, which showed an initial advance of 2¾ points. Allied Chemical was up 2½ on the initial transaction; American Can, 1⅛; American Locomotive, 2⅛; Atchison, 2⅜; Baldwin, 2½; Canadian Pacific, 1⅝; Chesapeake & Ohio, 1⅜; General Electric, 2; Great Northern preferred, 1⅜; Mexican Petroleum, 2½; Pan-American, 1½; Reading, 1⅝; Republic Steel, 1⅝; Southern Pacific, 1⅛; Studebaker, 2, and Steel common, ⅝. In the later trading of the forenoon most stocks lost part of their initial gains, but in the majority the gains were augmented before the close. The abrupt recovery was wholly ascribed to the unexpectedly favorable character of the overnight news regarding the Eastern political situation.

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Character of the Day's Market.

The opening strength on yesterday's stock market was checked when further attempts were made to depress prices by attacking some stocks which did not participate in last week's decline. This movement was not very successful; most of the stocks sold off only fractionally, and before noon the upward movement was resumed. This strength continued throughout the afternoon and the highest prices for the day were reached in the last hour. The speculative industrial shares led the recovery. It was quite unanimously agreed that the greater part of the recovery was due to covering of sales by speculators who had sold stocks for the decline last week, but it was also reported that a fair amount of outside buying was in evidence, coming from individuals who had awaited more favorable news from abroad before making commitments in the market. Some experienced observers were not impressed with the character of the buying, expressing the opinion that the signs did not indicate necessarily the ending of the downward movement. This judgment seemed to be based on the lack of any large participation by the outside public in the day's purchases.

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Wall Street at the Convention.

It was something like hunting a needle in a haystack yesterday to find an important banker in the financial district at his desk ready to transact business. Most of them were either attending the American Bankers' Association Convention or entertaining friends who are attending the convention. The majority of the leaders of finance have turned over their duties to subordinates for the week and expect to give their entire time to showing the visitors around. Wall Street was liberally sprinkled with visitors exhibiting convention badges yesterday. They were visitors at the New York Stock Exchange, the Consolidated Stock Exchange, the Cotton Exchange, the Federal Reserve Bank, the Clearing House Association and numerous other points of interest in the financial district.

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Rumors About a New Loan.

The financial district is literally surcharged with rumors about the coming Treasury Department operations. Probably there has not been a single operation by the financial branch of the Government this year that has been awaited with such degree of impatience. Yesterday one could hear all sorts of stories about the new financing. The most original came from Washington, in a report that the new issue would be $1,000,000,000 of 2 per cent. Government bonds, carrying the circulation privilege, which banks might purchase and against which currency might be issued. The circulation of this report was taken to indicate that the Treasury was giving no one an inkling of its purposes in the refunding of the approaching maturities, and that therefore imagination was running loose.

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Canadian Exchange at a Premium.

The Canadian dollar yesterday went to a tangible premium in New York, for the first time since the early years of the war. Several transactions at a premium of one thirty-second were reported. The official rate of the Federal Reserve Bank of New York, established at noon yesterday, and the rate on which import duties for the day were paid, was $1.000137.

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What the "Charts" Show.

The general belief among the rank and file of Wall Street is that October should be a month of upward movement in the stock market. This belief is based upon the fact that the Autumn movement of merchandise and trade is at its height, that the farmer is moving his crops to market and that the railroads are getting the largest business of the year in moving freight. The charts, however, show that there is almost an equal chance of advances and declines in the stock market during the month of October within twenty-five years. In the railroad stocks the statistical chances are of an even break, that group having advanced this month in twelve of the twenty-five years and declined in the same number. In 1914 the markets were closed because of the war. In the industrial group, thirteen years show up with advances, eleven record declines. The fact that the panic of 1907 occurred in October has no particular bearing on the ordinary character of the month; financial panics are apt to occur in the Autumn months because the normally increased demands on the banks will disclose an intrinsically weak and over-extended credit position.

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No German "Discount Bonds" Here.

International bankers declare that so far as they are aware, none of the 100,000,000 marks in German Treasury bonds, discounted by the Belgian Government, have found their way to this market. Several bankers were approached by Belgian representatives about the bonds, but it was said that little information was given as to the exact nature of the securities offered for discount. The bonds are guaranteed by the Reichsbank, but bankers here are doubtful as to the exact terms or value of this endorsement, since the bank is forbidden to export gold. It is believed by bankers here that Swiss and Dutch bankers could discount the bonds on more favorable terms than could be obtained here, not only because the money rate is lower in these countries, but because these bankers are in closer touch with the German situation.

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A Banking Rumor.

The chairman of a Nassau Street banking institution was reported yesterday to have been approached with a view to his becoming one of the partners in an international bank, taking the place of one of the partners who recently died. The report lacked confirmation from either side, but it was general gossip in the financial district.

MONEY.

MONDAY, OCT. 2, 1922.

Call money on the Stock Exchange opened and renewed at 4% per cent., and at the beginning of the last hour advanced to 5, where it ruled until closing. No change was reported in quotations for time money over prevailing rates of last week. Merchants' paper market has broadened at 4½ per cent., with bid rate for eligible acceptances ⅛ higher, at 3⅝ per cent., selling rate unchanged at 3¾ per cent.

Call Loans.

Renewals.	High.	Low.	Last.	Friday's Last.
4%	5	4%	5	5

Time Loans.

Mixed collateral, 60-90 days	4%
4, 5 and 6 months	4@4⅛
All industrial, collateral, 60-90 days	4%
4, 5 and 6 months	4@4⅛

Commercial Paper.

Best names, 4 to 6 months	4¼@4½
Other names, 4 to 6 months	4%

Discount Rates, Federal Reserve Bank.

Commercial paper, 15 days, 4; 16 to 90 days	4
Liberty bonds, Victory notes and Treasury certificates of indebtedness, 15 days, 4; 16 to 90 days, 4	

Bankers' Acceptances.

	Bid.	Asked.
Call loans against acceptances	4¼	
Prime bankers' acceptances, eligible for purchase or rediscount by Federal Reserve Banks. Rates quoted are for discount at purchase:		
30 days	4⅜	4¼
60 days	4⅜	4¼
90 days	4⅜	4¼
4 months	4⅜	4¼
5 months	4⅜	4½
Non-member and private bankers, 60-90 days	4¾	4¾

London Market.

Money at London unchanged at 2 per cent., short bills unchanged at 2¼@2⅜ per cent.; three months' bills unchanged at 2¼@2⅜ per cent. Gold premium, 2d. higher, at 94s. Taking the British Mint standard price of 85s. per fine ounce as par, the market quotation for gold would represent a price of 170⅝ at London. On the same basis the highest London price for gold for the year to date was 115⅝ on Jan. 5. The highest price since open trading in gold was resumed at London in September, 1919, was 110⅝, on Feb. 8, 1920; the lowest, 107⅝, on June 7, 1922.

Clearing House Exchanges.

Exchange of checks at the New York Clearing House, $638,000,000; balances, $67,000,000; Federal Reserve bank credit balance, $59,000,000; a year ago, $529,500,000.

Silver Bullion.

Bar silver in London, ¼d. higher, at 35½d. New York price for domestic silver was quoted yesterday at 99½c. per ounce, the Mint price; foreign silver, ⅝c. up, at 69¼c.

Range for 1922.

	Highest.	Lowest.
London	37½d May 22	32½d Feb. 28
New York	73⅞c May 22	63⅝c Feb. 28

Range for 1921:

London	48¾d Sep. 27	27⅝d Mar.
New York	67½c Oct. 31	38½c Mar.

NEW YORK STOCK EXCHANGE TRANSACTIONS

MONDAY, OCT. 2, 1922.

Day's Sales.	Saturday.	Friday.	A Year Ago.	Two Years Ago.
663,363	362,235	1,027,000	544,045	895,611

Year to Date.	Same Period 1921.	1920.	1919.	1918.
193,166,686	106,420,154	166,666,028½	232,773,888	100,829,468

1922 High.	1922 Low.	Sales.	Stock and Dividend Rate.	First.	High.	Low.	Last.	Net Ch'ge.	Closing Bid.	Closing Ask.
82¼	48	1,900	Adams Express	79¾	81⅜	79⅜	81	+ 1⅜	81	81⅞
23	10⅞	300	Advance Rumely	19	19	19	19	+ 2	19	20
60¼	45½	800	Air Reduction (4)	57⅜	60¾	57	60¾	+ 3½	59½	60¼
18⅝	9½	1,300	Ajax Rubber	15⅝	16	15⅛	15⅝	+ ⅛	15⅝	16
⅞	⅞	200	Alaska Gold Mines	⅞	⅞	⅞	⅞		⅞	⅞
2	⅞	300	Alaska Juneau	1⅞	2	1⅞	1⅞	+ ⅛	1⅞	1⅝
91⅝	55⅞	3,000	Allied Ch. & Dye (4)	83¼	84⅝	82¼	84⅛	+ 3	83	84
59⅝	37⅝	1,900	Allis-Chalm. (4)	55	55⅞	55	55¼	+ 2	55	55⅝
42⅞	29⅜	1,000	Am. Ag. Chem	38	38⅛	36¼	36½	+ 1⅜	36½	37
72¼	55⅜	100	Am. Ag. Chem. pf	67	67	67	67	+ 1	66⅞	68
49	31⅝	100	Am. Beet Sugar	44	44	44	44	+ 1	44½	45
63⅞	32⅞	4,400	Am. Can	58	58⅝	57¼	58¼	+ 1⅛	58⅜	58⅝
110⅝	93¼	100	Am. Can pf. (7)	109¼	109¼	109¼	109¼	+ ⅛	107	109½
193	141	500	Am. Car & Fdy. (12)	186	186⅝	186	186	+ ⅝	186¼	187
14	7	100	Am. Chicle	8½	8½	8½	8½	+ ⅛	8¼	9
30½	19¼	800	Am. Cotton Oil	26¼	27	26¼	27	+ ⅛	27	27¼
7¼	4½	100	Am. Drug. Synd	6⅝	6⅝	6⅝	6⅝	+ ⅛	6⅝	6¾
74⅜	58	200	Am. Hide & L. pf.	68¼	68¾	65¾	68¾	+ ¾	69½	70
122	78	1,500	Am. Ice (7)	110	111	109	111	+ 2⅞	109¾	111¼
95½	72	200	Am. Ice pf. (6)	90	90	90	90	+ 1⅝	90	92
50⅝	33	2,900	Am. Internat	33⅜	35⅛	33⅜	35⅛	+ 1⅞	35	35⅛
13½	9¼	100	Am. La F. F. En.(1)	12⅝	12⅝	12⅝	12⅝	+ ⅛	12½	12⅝
40⅜	29⅝	4,500	Am. Linseed	38⅝	39	36⅝	38⅝	+ 2⅛	38⅝	39
60⅝	52	1,000	Am. Linseed pf	57¼	58⅜	57¼	58⅜	+ 2⅛	58⅜	59
127⅜	102	11,800	Am. Locomot. (6)	125⅛	126¼	123⅜	125	+ 2	125	126
124⅜	82	100	Am. Radiator (4)	123	123	122	122		123	123½
8⅝	3⅝	2,200	Am. Safety R. (25c)	7¼	7¼	7¼	7⅛		7⅛	7¼
25⅛	5¼	2,800	Am. Ship & Com	21⅝	22	21⅛	21⅝	+ ⅜	21⅝	21⅞
67⅞	43⅝	2,500	Am. Smelt. & Ref.	60	61	59¾	60¾	+ 1⅝	60½	60⅝
156	109½	500	Am. Snuff (12)	143⅝	144	143¾	144	+ ⅞	144	150
46⅛	30⅝	4,200	Am. Steel F.(3),x d.	43⅜	44	43⅜	44	+ 1½	43⅞	44
85⅞	54⅛	600	Am. Sugar Ref	78	79⅝	78	79⅝	+ 2	79½	80
47	23¼	100	Am. Sumatra Tob	39	39	39	39	+ 1½	37	39
125¼	114½	1,900	Am. Tel. & Tel. (9)	121	121⅝	121	121⅜	+ ⅜	121½	121¾
161¾	120	1,800	Am. Tobacco (12)	161¼	161½	160	160¾	+ ⅞	160	161
165⅜	126	600	Am. Tob., Cl. B (12)	155	155	155	155	+ 2	155½	156
107¼	96½	100	Am. Tob. pf. (6)	106	106	106	106		105½	106
26	6	100	Am. Water W. & El.	22	22	22	22	+ ⅛	21¾	22¾
105	73¼	2,600	Am. Woolen (7)	96¾	98¼	97⅜	98¼	+ 1	98¼	98⅝
21	12⅜	800	Am. Zinc, L. & S.	18⅝	19⅛	18⅝	19⅛	+ ⅜	19¼	19½
57	36	100	Am. Z., L. & S. pf.	55	55	55	55	+ ⅜	53	55
57	47	4,700	Anaconda Copper	52⅜	52⅝	52	52½	+ 1⅛	52½	52⅝
62⅜	43	1,800	Assoc. Dry G. (4)	59½	59½	59	59⅝	+ 1	59⅝	60
135⅞	99	600	Associated Oil (6)	115¼	116	115¼	116	+ 1¼	116	117⅜
108⅝	85	2,200	At., Top. & S. F. (6)	103⅞	105	103⅝	104⅞	+ 1⅞	104½	105
95⅛	85	200	At., T. & S. F. pf.(5)	92½	92¾	92¼	92¾	+ ⅝	92½	92⅝
5¼	¾	400	Atlanta, Bir. & At.	2¼	2¼	2¼	2¼	+ ⅛	2¼	2½
124⅞	83	200	Atl. Coast Line (7)	118⅝	118⅝	118⅝	118⅝	+ 1	119	120
5½	2	500	Atlantic Fruit	2	2	2	2		2	2¼
43¾	23½	1,900	Atl. Gulf & W. Ind.	29¾	30⅝	29¾	30	+ 1⅜	30¼	30⅝
31⅞	16½	200	Atl. G. & W. I. pf.	19¾	20¼	19¾	20¼		20	23
40⅝	9	1,000	Austin Nichols	35¾	35¾	35¼	35¾	+ 1	35¼	35⅝
142⅝	92⅜	13,400	Baldwin Loco. (7)	134½	134⅝	133	133⅝	+ 1⅝	133⅜	134
80¾	33¾	4,700	Baltimore & Ohio	54¼	54⅞	53⅜	54⅛	+ 1⅛	54¼	54⅝
100	65	100	Balt. & Ohio pf. (4)	65	65	65	65		64⅜	65½
38⅜	23¼	800	Bransdall Class A	37⅞	38	37¼	37⅝	+ ⅛	38	38⅝
72¾	51¾	4,600	B'ch Nut Pkg.(48c)	47¼	44⅝	44¼	43	+ 2	43	43½
79	51¼	400	Bethlehem Steel	71½	72	71½	72	+ 1	71¾	72½
82¼	55½	9,300	Beth. Sti. Cl. B (5)	71¼	73⅝	71	73	+ 2½	72⅝	73
124⅝	100	200	Bklyn. Ed. Elec. (8)	116½	117	116½	117	+ 1½	117	117¾
29	6⅜	2,100	Bklyn. Rap. Transit	23½	24⅝	23½	24½	+ ⅛	24	24⅝
24⅞	5⅝	400	Do cfs. of dep	20½	20⅝	20½	20½	+ 1	20⅜	20⅝
64⅞	42	400	Brown Bros.	60¾	61½	60¾	61½	+ 1½	60	62
51½	28⅝	200	Burns Bros. Cl. B (2)	48	48	47½	47½	+ ½	48	50
97⅛	54¾	100	Bush T. B. pf. (7)	96¾	96⅞	96¾	96⅝	+ ⅛	95	97½
1,100	Butte Copper & Zinc	7	7¼	7	7⅛		7	7⅛		
6,200	Butte & Superior	32⅜	34½	32	33¾	+ 2	33½	33⅝		
100	Butterick Co.	20¼	20½	20¼	20⅝	+ ⅜	20	20⅜		
100	Calif. Packing (6)	84½	84½	84½	84½	+ 1½	84	84½		
2,700	Calif. Petroleum	63	63	62	62¾	+ 1¼	62¾	63		
300	Calif. Petrol. pf. (7)	96	96	96	96		95½	96		
700	Callahan Zinc Lead	9¼	9¼	9¼	9¼	+ ⅛	9⅛	9⅜		
3,400	Canadian Pac. (10)	144½	146	144	145	+ 2⅜	145	146		
100	Case (J. I.) T. Mach.	36	36	36	36	+ 1	37	39		
1,000	Central Leather Co.	44¼	44¾	41	41¾	+ 1¼	40⅝	41		
100	Cent. Leather Co.pf.	77½	79½	79½	79½	+ 2	79½	80		
600	Cerro de Pasco Cop.	38⅞	39½	38⅞	39¼	+ ⅝	39¼	40		
3,000	Chandler Motor (6)	60⅞	62	60⅞	62	+ 1⅜	61½	61⅞		
2,000	Ches. & Ohio (4)	72⅜	72¼	72	72¼	+ 1¼	72	72⅜		
4,300	Ches. & O. pf. (6%)	104½	105¾	104½	105¾	+ ⅞	105¼	105½		
100	Chicago & Alton	3¼	3¼	3¼	3¼		3¼	3½		
200	Chic. & East. Illinois	36	36½	36	36½	+ 1¼	37	38½		
100	Chi. & East Ill. pf.	58	58	58	58	+ 1⅞	58	59		
100	Chicago Gt. West.	6⅝	6⅝	6⅝	6⅝	+ ⅛	6	6¼		
200	Chi. Gt. West pf.	14⅞	15	14¼	13	+ 1	14¼	15		
3,700	Chi., Mil. & St.Paul	31½	32⅝	31	32¼	+ 1½	32¼	32⅝		
4,900	Chi., M. & St.P. pf.	49	50⅜	48⅝	49⅝	+ ⅝	49⅝	50		
1,100	Chicago & N. W. (5)	90⅝	92¼	90¼	92¼	+ 2⅜	91⅝	92¼		
400	Chi. Pneu. Tool (4)	79¼	79¼	79¼	79¼	+ 1½	79½	81		
6,000	Chi., R. I. & Pacific	43¼	44½	43¼	44¼	+ 1¾	44	44¼		
300	Chi., R.I. & P.pf.(7)	100⅝	101	100⅝	101		100¾	101½		
600	Chi., R.I. & P.pf.(6)	90¼	91	90¼	90¾	+ ⅛	90¼	91		
100	C., R. I. & P. pf.(7)	106	106	106	106	+ 1	106	106		
2,300	Chile Copper	25⅝	25⅝	25¼	25⅜	+ ⅝	25½	25⅝		
700	Chino Copper	28½	29¼	28⅜	29¼	+ 1	29	30		
5,700	Coca-Cola (4)	72¾	72¾	71⅝	72¾	+ ⅝	72½	72¾		
200	Col. Fuel & Iron	35½	35½	35½	35½	+ 1½	32¾	34		
500	Col. Southern (3)	48½	49⅝	48½	49⅝	+ 1½	48¾	49		
8,000	Colum. Gas & El.(6)	109¼	110¼	108½	109¼	+ 1½	109¼	110¼		
1,200	Colum. Grapho	3¼	3¼	3⅛	3⅛		3⅛	3¼		
1,000	Com. Tab Rec. (6)	71⅝	72	71	72	+ 2¼	71½	72¼		
1,000	Com. Solv. A (4)	49⅞	50	49⅝	50	+ ⅛	49¾	49¾		
300	Com. Solv. B	47	47⅜	47	47⅜	+ ⅛	47	47⅛		
1,200	Cons. Cigar	36⅜	36⅝	36	36¾	+ ⅛	36¼	36½		
10,500	Cons. Gas (8)	137	138¼	136¾	137⅝	+ 1⅝	137⅝	138		
800	Cons. Textile	9⅝	9⅝	9⅝	9⅝	+ ⅛	9⅝	9⅝		
600	Continental Can	85⅞	86⅜	85⅜	86⅜	+ 2	86	87		
100	Con. Insurance (6)	90¾	90¾	90¾	90¾	+ 2	90	90¾		
3,000	Corn Pr.Ref.(16)x d	115	115¼	113¾	114½	+ 1¾	114½	115		
10,900	Cosden Co. (4)	49⅝	50¼	49¼	50¼	+ 1⅝	50⅜	50½		
100	Cosden Co. pf. (7)	101½	101½	101½	101½	+ 2⅜	84	84⅝		
8,800	Crucible Steel	83½	84⅝	82	84⅜	+ 2⅜	84	84⅝		
100	Crucible Steel pf.(7)	94	94	94	94	+ 1	93	95½		
2,700	Cuban Am. Sugar	22¾	23¾	22¾	23⅜	+ 1½	23¼	23½		
600	Cuba Cane Sugar	13¾	14⅜	13½	14⅛	+ ⅜	14	14½		
300	Cuba Cane Sug. pf.	36½	37	36½	37	+ 1⅛	36½	37		
500	Davison Chemical	48¾	49	48¾	48⅝	+ 1⅛	48⅝	49½		
500	De Beers Mines	21¾	22¾	21¾	22	+ 1⅛	22	22⅜		
100	Dela. & Hudson (9)	133¾	133¾	133¾	133¾		133	134		
6,500	D., L. & W. (7)	135¾	136¾	133	135	+ 1½	133	135½		
100	Detroit Edi. Co. (8)	112	112	112	112		112	113		
3,000	Dome Mines (2)	36¾	37	36¾	37	+ 1⅛	37¼	38		
200	Du Pont de Nem.(8)	147	147	147	147	+ 2	147	150		
2,800	Eastman Kodak (5)	84⅞	86	84½	85	+ ⅜	85	85½		
7,700	El. Storage Bat. (3)	53	55¾	53	55¾	+ 3½	55⅝	56		
1,000	Endi.-Johnson (5)	83½	84	83½	84	+ 1	84	84½		
1,100	Erie	15¾	15¾	15¼	15¼	+ ⅜	15½	15⅝		
600	Erie 1st pf	24	24¾	24	24¾	+ 1	24½	24¾		
400	Erie 2d pf	17¾	17¾	17¾	17¾	+ ⅝	17½	17¾		
200	Fairbanks Co	18	18	18	18		18	18½		
3,700	Fam. Pl.-Lasky (8)	95⅜	96⅞	94⅝	96¼	+ 3	96	96¾		
200	Do pf. (8)	102	102	102	102	+ 1½	102	105		
500	Fed. M. & Sm.pf.(5)	58⅝	59¾	58¾	59⅜	+ 1½	59⅜	61		
500	Fisk Rubber	13	13	13	13	+ ⅛	12¾	13½		
1,200	Freeport-Texas	22	22⅝	21¾	22	+ ½	22	22½		
2,800	General Asphalt	60⅜	62½	60½	62⅛	+ 2⅜

For Investment
BANK AND TRUST CO. STOCKS

Send for Circular S 23

Farson, Son & Co.
Members New York Stock Exchange
115 Broadway, New York

Investment Securities

Wm Carnegie Ewen
2 WALL ST.—NEW YORK
Telephone Rector 3273-4

Atlanta & Yadkin
1st 4s, 1949

Atchison, Cal-Arizona
4½s, 1962

Grand Trunk Pacific
3s, 1962

Grand Trunk Pacific
4s, 1939-42-55

Kentucky & Indiana Term.
1st 4½s, 1961 (Sterling)

N. Y., Chic. & St. Louis
2nd 6s, 1931

St. Paul & Kans. C. Short Line
4½s, 1941

Wisconsin Central
Ref. 4s, 1959

ABRAHAM & CO.
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Closed Mortgage Convertible Bonds
to yield 7½%

Secured by a mortgage on all the property of Eastern Cuba Sugar Corporation.

Guaranteed, principal, interest and sinking fund by Cuba Cane Sugar Corporation.

Convertible into Cuba Cane Sugar Common Stock—50 shares of stock for each $1000 bond. This stock has in the past sold very materially above the conversion price.

Ask for a circular

BODELL & CO.
115 BROADWAY
Providence Boston

Exempt from all Federal Income Taxes
Legal for Savings Banks and Trust Funds in New York State

$95,000
City of Hudson
New York
4½% School Bonds

FINANCIAL STATEMENT

Assessed Valuation	$5,220,000
Bonded Debt (incl. this issue)	$478,100
Water Bonds	73,500
	$229,600

Population, 1920 Census, 11,745

Due 1931 to 1934 inclusive

Prices to net 4.00%

ROBERT S. ROSS & Co
56 Pine Street, New York
Telephone John 2921

OFFER $6,132,000 OHIO POWER BONDS

Bankers Selling Utility Securities at 93½, to Yield 5.45 Per Cent.

$2,900,000 BOSTON ISSUE

Marketed at Prices to Yield 5.80 to 5.90 Per Cent.—Details of Brier Hill Steel Offering.

An issue of $6,132,000 first and refunding gold bonds of the Ohio Power Company is offered by Dillon, Read & Co. at 93¾ to yield 5.45 per cent. to the investor. The corporation is controlled by the American Gas & Electric Co. and furnishes electric light and power to a large section of Southern Ohio. The bonds are callable on or before July 1, 1927, at 105; in the next five years at 104, in the next five years at 103, in the next five at 102, in the next five at 101 and at 100¼ prior to the maturity date, July 1, 1952.

Watkins & Co. and Redmond & Co. are offering a new issue of $2,900,000 City of Boston, Mass., registered 4 per cent. bonds, dated Oct. 1, 1922, and due Oct. 1, 1923 to 1967 inclusive; according to maturity they yield from 3.60 to 3.90 per cent.

Details of the issue of $10,000,000 first mortgage 5½ per cent. bonds of the Brier Hill Steel Company were made public yesterday by the Guaranty Company, the underwriters. The bonds are dated Oct. 1, 1922, mature Oct. 1, 1942, and are offered at par. Proceeds will be used for the construction of new mills, for improving one of the sheet mills and to supply additional working capital. The corporation's consolidated balance sheet as of Dec. 31, 1921, according to the bankers, showed current assets of $7,-885,500, and current liabilities of $1,445,-500. The funded debt was $900,500 and the surplus $18,200,000.

A. G. Becker & Co. are offering $2,500,-000 ten-year sinking fund 6½ per cent. debenture gold bonds of Spiegel-May-Stern Company. The price was not announced. The company operates five retail furniture stores in Chicago and through a subsidiary a mail order business in women's apparel. A sinking fund provides retirement of approximately $2,400,000 of the bonds before maturity.

Blyth, Witter & Co. have purchased and will soon offer to investors $1,235,-000 Pacific Power & Light Co. 7 per cent. cumulative preferred stock. The price and date of offering have not yet been determined.

The United States Mortgage & Trust Co. announces that the Delaware & Hudson Co. fifteen-year 5½ per cent. definitive bonds are ready for delivery upon surrender of temporary bonds at 55 Cedar Street, New York.

Sidney Spitzer & Co. are offering a new issue of $136,000 Trumbull County Ohio road improvement 5½s, due $17,-000 each Oct. 1, 1924 to 1931, inclusive, at prices to yield 4 per cent to 4.50 per cent.

PUBLIC UTILITIES.

	Bid.	Asked.
American Gas & Electric	172	174
Am. Gas & Electric pf	45	46
Am. Light & Traction	140	142
Am. Light & Traction pf	94	96
American Power & Light	139	142
American Power & Light pf	89	91
Appalachian Power	28	29
Appalachian Power pf	130	140
Appalachian Power new pf	78	82
Arkansas Power & Light	24	26
Carolina Power & Light	150	152
Cities Service	197	200
Cities Service pf	70	70½
Cities Service pf, B	6¾	7¼
Cities Service Bankers shares	20¼	20¾
Colorado Power	22	24½
Columbus El. & P. 2d pf	85	88
Columbus El. & P. 1st pf	101	103
Commonwealth P. Ry. & L	21	23
Commonwealth P. Ry. & L. pf	65	67½
Cont. Gas. & Electric pf	72	73½
Connecticut Power pf	91	93
Consumers Power pf	90	93
East Texas Electric	91	
East Texas Electric pf	81	
El Paso Electric	123	125
Electric Bond & Share	97	99
Empire Gas & Fuel pf	90	95
Federal Light & Traction	37	38½
Federal Light & Traction pf	73	75
Galveston-Houston Electric	32	34
Galveston-Houston Electric pf	69	72
Lehigh Power Sec.	17¾	18½
Miss. River Power	29	31
Miss. River Power pf	84	87
Metropolitan Edison pf	93	97½
N. Y. New H. Roy. G. & E. pf	89	94
Northern States Power	98	100
Northern States Power pf	93	96
Northern Texas Electric	84	87
Northern Texas Electric pf	82	84
Pacific Gas & Electric pf	90	91½
Penn. Edison pf	103	105
Puget Sound Power & Light	51	56
Puget Sound Power & Light pf	104	
Republic Ry. & Light	12¼	14
Republic Ry. & Light pf	44½	46
Southern California pf	108¾	109½
Southern California Edison pf	121	
Standard Gas & Electric	20¼	21½
Standard Gas & Electric pf	48	49½
Tampa Electric	135	137
Tenn. Electric Power	15	15½
Tenn. Elec. Power 6% pf	75	77
Tenn. Elec. Power 7% pf	89	90½
United Light & Ry	64	66
Virginia Power	20	22
Virginia Power pf	46	50
Western Power	40	45½
Western Power pf	85	87½

Bonds.

Adirondacks P. & L. 5s, 1950	101	102¾
Am. Gas & Elec. 6s, 2014	98½	99½
Am. Power & Light 6s, 2016	96	97½
Appalachian Pow. 1st 5s, '41	84½	91
Cities Service deb. B	130	
Cities Service deb. C	96	
Cities Service deb. D	91½	94½
City Light & T. 5s, '52	73	78
Cons. Cities L., P. & T. 5s, '32	71½	76½
Col. Power 1st 5s, '43	92½	94
Conn. Power 5s, '53	90	93
East Texas Electric 5s, '42	91	94
El Paso Electric 5s '39	93	
Empire Gas & Fuel 7½s, '37		97
Galveston El. 1st 5s, '40	85	
Gal.-Houston 5s, '54	88	88
Houston Electric 1st 5s, '53	160	165
Lehigh Power Sec. 8s, '27	92½	93
Louisville Gas & Elec. 1st 7s, '23	100¾	101¼
Miss. River Power 5s, '51	94½	95½
Miss. River Power 7s, '35	102	104
Northern States Power 6s, '26	98	100
Northern States Power 6s, '41	93	94½
Nebraska Power 1st 5s, '47	93	96
North. N. Y. Util. 1st ref. 5s, '63	80½	82
N. Nowa & H. R. G. & E. 5s, '44	80½	83
No. Texas Elec. 5s, '40	86	
Penn Power & Light 7s, '51	106	107½
Puget Sound P. & L. 7½s, '41	104½	106
Seattle Electric 5s, '29	94	97
So. Cal. Edison 5s, '39	97¾	98¾
So. Cal. Edison 6s, '44	102	103
Standard Gas 6s, '28	97	
Standard Gas & Elec. 6s, '35	80½	80
Tampa Electric 5½s, '58	92	92
Utah Light & Traction 5s, '34	105	107
Virginia Power 1st 5s, '42	81	82

SHORT TERM NOTES.

Security.	Rate.	Due.	Bid.	Ask.	Yld.
Alum. Co.Am.7	Nov., 1923		104¼	104½	5.40
Alum. Co. Am.	Oct., 1923		104	104¼	6.20
Am. Cot. Oil.6	Sep. 2,'24		98¾	99¼	6.45
Am. T. & TN.	Feb., 1924		101¼	101¾	4.60
Am. Tobacco..7	Nov., 1923		101⅝	102	4.70
Am. Thread..6	Dec., 1923		103⅛	103⅝	5.31
Anaconda Co.6	Jan., 1923		101¾	102	5.00
Anaconda Co.7	Jan., 1929		103½	103⅝	6.30
Anglo-Am. Oil Co., Ltd.	7½	Apr., 1925	103¾	103⅝	5.92
Arm & Co.sv.7	July 15,'30		104⅛	104⅜	6.17
B. & O. R. R.6	Apr., 1924		100¾	100⅝	5.56
Bell T. of Can.7	Apr., 1925		103½	104⅛	5.15
Beth. Stl. Co.7	July 15,'23		104¾	105¼	
Can. No. Ry.6½	Dec., 1927		100	100¼	4.08
Can. No. Ry.5½	Dec., 1924		100⅝	100⅞	5.15
Can. Pac. Ry.6	Mar., 1924		100⅜	101¼	5.25
Cent. Argent..6	Feb., 1927		85	85½	7.25
Cons. Gas Co. N. York..7	Dec. 1,'23		100¼	100½	7.25
Cudahy P. Co.7	July 15,'23		101½	102	4.90
Fed. Sug. R..6	Nov., 1924		100¾	101	6.45
Gulf Oil Co..6	July 10,'23		100¼	100⅜	5.30
Gulf Oil Corp.7	Feb., 1933		103⅝	104⅜	6.40
Husk. Val. ..6	Mar., 1924		100⅜	101	5.00
I. R. T. Co...6	Sept., 1922		99	99	
Kan. C. Ter..6	Nov.15,'23		100⅝	101⅛	4.80
Kennecott Co.7	Jan., 1930		104⅜	104⅝	6.16
Laclede Gas..7	Jan., 1929		101	101½	6.70
Laclede Gas..7	Jan., 1930		103¼	103⅝	6.45
Nat. Clk. & S.	Sept., 1925		104	104½	5.25
Sears, R. & Co.7	Oct. 15,'23		100	100⅛	5.35
Sears, R. & Co.7	Oct. 13,'23		101⅛	101⅜	5.30
Stone & S. ..7	Aug., 1923		97¼	98¼	6.25
Solvay Co. ..6	Oct., 1927		106½	107¼	5.30
St. P. D. C..6	Dec. 15,'24		100⅝	101¼	4.85
Stand. Oil Co. N. Y. ..6½	May, 1933		109	109¼	5.35
Swift & Co..7	Dec. 15,'23		101¼	101⅜	5.45
VacuumOilCo.7	Apr., 1926		108¼	108¾	5.05

BONDS ON STOCK EXCHANGE

MONDAY, OCT. 2, 1922.

Day's sales:	1922.	1921.	1920.	1919.	1918.
Liberty bonds	$2,232,700	$12,016,600	$10,543,550	$9,657,000	$7,789,000
Other domestic bonds	4,809,000	3,308,000	5,663,000	2,221,500	2,015,000
Foreign bonds	1,532,500	1,528,000	1,074,500	383,000	975,000
Total all bonds	$8,574,200	$16,907,600	$17,286,050	$12,261,500	$10,779,000
Year to date					
Liberty bonds	$1,239,162,857	$1,447,749,875	$2,118,438,865	$1,905,440,415	$864,002,500
Other domestic bonds	1,485,372,100	665,224,500	469,872,585	394,456,985	215,802,500
Foreign bonds	474,179,300	286,454,700	196,774,100	171,282,100	191,576,500
Total all bonds	$3,248,714,257	$2,351,429,075	$2,785,085,550	$2,471,129,500	$1,274,381,500

UNITED STATES GOVERNMENT WAR LOANS.

Range Since Date of Issue. High.	Date.	Low.	Date.	Range, '22. High.	Low.	Sales.	Issue.	Open.	High.	Low.	Last.	Net Chge.	Bid.	Ask.	Yield.
102.50	May 23,'19	86.00	June 2,'21	101.00	94.84	133	Liberty 3½s, 1932-47	100.80	100.80	100.70	100.70	+.04	100.70	100.80	3.42
101.40	Sep. 26,'22	86.14	July 11,'21	101.40	94.62	...	Liberty 3½s, registered	...	...	...	...	...	...	...	...
101.88	July 28,'22	83.00	May 19,'20	101.88	95.70	...	Lib. 1st cv. 4s, '32-47	...	...	...	...	...	99.80	100.10	4.00
101.80	July 28,'22	83.80	May 19,'20	101.80	97.40	...	Lib. 1st cv. 4s, reg.	...	...	...	...	...	...	...	...
100.30	July 24,'22	81.40	May 20,'20	100.80	96.80	...	Liberty 2d 4s, '27-42	...	...	...	...	...	99.64	99.70	4.01
100.54	July 14,'22	81.40	May 17,'20	100.54	96.50	5	Liberty 2d 4s, reg.	99.24	99.24	99.24	99.24	...	...	...	...
102.00	July 24,'22	90.60	June 4,'20	102.00	98.00	...	Lib. 1st 2d cv. 4¼s, '32-47	...	...	...	...	...	100.50	101.00	4.25
101.78	July 28,'22	84.00	May 21,'20	101.78	96.00	31	Lib. 1st cv. 4¼s, '32-47	100.14	100.14	100.00	100.02	+.04	100.02	100.08	...
101.46	July 24,'22	84.00	July 8,'20	101.00	95.86	13	Lib. 1st cv. 4¼s, reg.	100.00	100.00	99.78	99.78	+.04	...	...	...
101.00	July 24,'22	81.40	May 20,'20	101.00	94.08	675	Lib. 2d cv. 4¼s, '27-42.	99.68	99.78	99.66	99.74	+.04	99.74	99.78	4.26
100.30	July 28,'22	83.50	Dec. 22,'20	100.30	95.68	19	Lib. 2d cv. 4¼s, reg.	99.64	99.88	99.88	99.62	...	...	...	...
101.04	July 20,'22	86.80	Dec. 20,'20	101.00	94.74	453	Liberty 3d 4½s, 1928	99.80	99.98	99.78	99.82	—.02	99.82	99.86	4.27
100.56	July 28,'22	82.40	May 19,'20	100.50	94.72	5	Liberty 3d 4½s, reg.	99.70	99.70	99.70	99.70	—.02	...	...	...
101.86	July 27,'22	82.44	May 20,'20	101.86	95.86	538¾	Liberty 4th 4¼s, '33-38.	99.98	100.04	99.94	100.04	...	100.00	100.02	4.35
101.62	July 26,'22	82.00	May 20,'20	101.62	95.70	8¼	Liberty 4th 4¼s, reg.	99.96	99.96	99.88	99.88	—.08	...	...	...
100.62	July 27,'22	100.14	Oct. 2,'22	100.62	100.14	3236¾	Victory 4¾s, called	100.16	100.18	100.14	100.14	—.04	100.14	100.18	3.76
100.50	July 27,'22	100.08	Oct. 2,'22	100.50	100.08	35	Victory 4¾s, called, reg.	100.00	100.04	100.00	100.04	...	...	...	...
100.98	May 10,'22	94.70	May 20,'20	100.96	100.04	110¾	Victory 4¾s, 1923	100.46	100.48	100.46	100.48	—.02	100.48	100.50	3.94
100.90	Apr. 8,'22	94.08	May 21,'20	100.90	99.94	6	Victory 4¾s, reg.	100.40	100.40	100.40	100.40	+.12	...	...	...

FOREIGN BONDS.

Argentine 5s, temp 7s: 82, 101¾, 101¾, 101¾, 101¾, 101¾, 101¾, 101¾, 101¾, 101¾

Chinese Ry 5s: 50½, 51, 50¾

City Berne 8s: 113¾

City Bordx 6s: 80½, 79½

City Christiania s f 8s: 111¼

Cy Copen 5½s: 80¾, 80¼, 79¼, 79

Cy Gr Prague 7½s, int ctfs: 80, 80½, 80¾, 80¼, 79

City Lyons 6s: 80¾, 80¼, 79¼, 79

City Marsl 6s: 80½, 79½, 80¼, 79

City Monte-video temp s f 7s: 92½, 93

City Rio Jan s f 8s, 1946: 99¼, 99¾, 99¼

City Sao P'lo s f 8s, 1947, int ctfs: 99¾, 99¾, 99¾

City Sao P'lo s f 8s, int rcts: 100¼, 101¼

City Soissons temp 6s: 78½

City Tokio 5s: 70

Czechoslovak Rep 8s, int ctfs: 92, 92¾

Dep of Seine7s: 87¼, 87¾

Dom Rep 5½s, Int ctfs: 91¾, 92

Dom of Can 5s, 1926: 99¼, 99¾, 99¼

5½s, 1929: 100¾, 100⅝, 100⅝

5s, 1951: 99¼, 99¾, 99¼

Dutch E Ind 6s, 1947, tr rcts: 94¾, 94⅝, 95¼, 95¾, 95¼, 95¼, 94⅝, 94⅝, 94⅝

6s, 1962, tr rcts: 94¼

French Gv 7½s: 96¾, 96¼

Jap Govt 4s, ster loan: 80½, 80¾

Jurgens (Ant) 8s, Ut Mar Wks 8s, int rcts: 80½

King Belg 6s: 99½

7½s: 103½, 103, 103½, 103⅝, 103⅝, 104, 103¾, 103⅝, 103⅝, 103⅝, 103⅝, 103⅝, 103⅝, 103⅝

King Norway 6s: 112

Paris-Lyons-Med 6s, int ctfs: 73¾, 73, 73, 73¾, 73¾, 73¾, 73¾, 73¾, 73¾

Rep of Bolivia temp s f 8s: 96½, 96¾, 96¼, 96¼

Rep Chile s f 8s, 1936: 102¼, 102¼

s f 6s, 1941: 101¼, 101¼, 101¼

s f 6s, 1946: 103⅝, 103⅝, 103⅝

St Onsland 6s: 101⅝, 101⅝, 101⅝, 101⅝, 101⅝, 101⅝

s f 7s: 103, 102

State Rio Gr do Sul 8s: 106¼, 106¼, 106¼, 106¼, 106¼, 106¼

St Sao Paulo s f 8s: 102¼, 102¼, 102¼, 102¼, 102¼, 102¼

Swiss Confed s f 5s: 121¼, 121¼, 121¼, 121¼, 121¼, 121¼

U K Gt B & I 5½s, 1929: 108¼, 108¼, 108¼, 108¼, 108¼, 108¼

U S of Mex 4s: 40¼

5s: 55½

Un S S Copen s f 8s, int ctfs: 94½, 94¼

Un Pac 1st 4s: 94

1st & ref 4s: 87¾

conv 4s: 102

Un Drug cv 5s: 111

Un Tank Car equipment 7s: 108¾

UnRys Stl. 4s: 94½

U S Rubber 1st & ref 5s: 89½, 89¾, 89¾, 89¾, 89¾, 89¾, 89¾, 89¾, 89¾, 89¾

7½s: 107¾, 107¾, 107¾, 108

US Steel s f 5s: 103, 102¾, 102¾, 102¾, 102¾, 102¾, 102¾, 102¾, 102¾, 102¾

registered: 102

Utah P&Lgt 5s: 92¾, 92½, 93½, 93¾, 93¼, 93¼, 93¼, 93¼, 93¼, 93¼

Vandalia con 4s, Series B: 86

Va-Car Ch s f 7s, Series A, interim rcts: 97¾, 97¾, 97¾, 97¾

s f cv 7½s with warnts: 96¼, 96, 96¼, 96¼

Vera Cruz 1st 5s: 26, 26

Wabash 1st 5s: 100

term 4s: 71¾

Warner Sugar: 102¼, 102¼

Wests Elec 5s: 100, 100

West Md 4s: 85½, 86

West Pac 5s: 86

temp 6s, B: 98

West Shore 4s: 83¾, 83¾

WUTel c tr 5s: 100¾, 100¾

fundar s 4½s: 94

4½s: 110¼, 110¼

West E&M 7s: 108, 107¾

Wheel & L E 1st con 4s: 72¾, 64½

Wickwire-Sp Steel s f 7s: 99, 99½

WilkCo 1st 6s: 101¼, 101¾, 102¼, 102¼, 102¼, 102¼, 102¼, 102¼, 102¼, 102¼

Winchest Rep Arms 7½s: 103

DOMESTIC BONDS.

N Y City 4s 1957: 2..... 99¼

4½s Nov '57: 1..... 107½

May 1957: 1..... 107⅛

Ajax Rub tem s f 8s: 3..... 96½

Am Ag Ch 7½s: 10..... 105⅝, 1..... 104, 1..... 103, 1..... 103¾, 1C..... 105½

Am Cot Oil 5s: 1..... 99

Am Smelt & Ref 1st 5s: 2s7f..... 93⅜, 1..... 93¾, 3..... 93¾, 1..... 94, 2..... 94¼, 9..... 94½

Am Sug Ref temp 6s: 3..... 102⅝, 10..... 102¾, 1..... 102, 12..... 102⅜

Am Tel & Tel col 4s: 10..... 92¼, 1..... 92⅜, 6..... 92¼

col tr 5s: 2..... 99½, 5..... 99⅝, 2..... 99½

conv 6s: 8..... 114⅜

Am Water Wks & Elec col tr 5s: 2..... 84½

Am Wr Paper 7s: 1..... 84½

Arm & Co 4½s: 10..... 91⅜, 2..... 91½, 7..... 91½

A T & S Fe 4s: 5..... 91¼, 6..... 91½, 5..... 91⅜, 51..... 91½

conv 4s 1905: 1..... 84½

conv 4s 1960: 5..... 104⅛

Cal-Arizo 1st & ref 4½s: 2..... 90¾

Atl A C A L 1st 5s Ser B: 3..... 100

Atl Cst Line 1st 4s: 1..... 90, 1..... 91½

L & N col 4s: 2..... 82¾, 1..... 82¾

Atl Ref 5am deb 5s: 1..... 99¼, 2..... 99¾, 3..... 99¾, 3..... 100, 1..... 99¾, 1..... 99¾

Balt & Ohio 1 3½s: 1..... 84¼, 2..... 84½, 3..... 84¾, 1..... 95½

gold 4s: 2..... 84¼

conv 4½s: 20..... 85, 2..... 85¼

ref 5s: 2..... 89½, 1..... 89⅝, 2..... 89½, 13..... 89½

6s: 1..... 101⅜, 1..... 102

P L E & W V 4s: 1..... 82

S W Div 3½s: 2..... 63, 3..... 92¾, 2..... 93½

Tol Cin Div 4s: 13..... 79

Barn Corp s f 8s Ser A: 3..... 105

Bell Tel of Pa 7s: 1..... 108, 2..... 107⅝, 4..... 108, 3..... 107¾

1st & ref 8s: 1..... 97½, 6..... 100¾, 2..... 100½, 1..... 100⅝

Beth Steel pur money 8s: 2..... 93¾, 1..... 94½

1st & ref 8s: 2..... 84½

Am Wr Paper 7s: 1..... 89

conv 8s: 6..... 96, 4..... 96¼, 4..... 96¼, 7..... 96¼, 1..... 96⅛

Blk'n Edison Co gen 6s Ser A: 1..... 98

gen 6s: 2..... 103⅜

gen 7s Ser C: 2..... 106½, 2..... 106½

Blkyn R T 7s 1921: 10..... 91

s f of dep: 11..... 90

stpd: 1..... 86½

Bk Un El 1st 5s: 5..... 86½

Bklyn Un Gas tem conv 7s: 1..... 115

Buff R & P con 4½s: 6..... 84

Bush Ter Bldg gtd 5s: 1..... 93

Cal G & El 5s: 1..... 98

Can Southern con 5s, Ser A: 1..... 96½

Can Gen Elec deb 6s, Ser A, tr rcts: 5..... 103

Can Nor 6½s: 20..... 113, 8..... 113

Can Pacific deb 4s: 2..... 113½, 1..... 113¾, 9..... 113, 1..... 112⅝

Cent Leath 5s: 10..... 98½

Cent of N J gen 5s: 19..... 100¼

Cerro de Pas conv s f 8s: 5..... 122, 2..... 122, 28..... 124, 8..... 124½, 8..... 124

Ches & Ohio conv 4½s: 1..... 88¾, 1..... 89

conv 5s: 6..... 96, 2..... 95⅞, 4..... 96¼, 2..... 96¼, 1..... 96¼, 1..... 96⅛, 1..... 96, 10..... 96¼, 1..... 96¼, 1..... 96⅜

Chi & Alt 3½s: 10..... 32, 1..... 32¼, 2..... 32½, 1..... 32¼

3s: 6..... 52¾

Cent Pac gtd 4s: 2..... 89¾, 10..... 89½

Chic Copper col tr 6s: 6..... 95⅜, 25..... 95½, 1..... 95⅞, 2..... 95⅜, 2..... 95¾

7s: 25..... 101⅞, 1..... 108, 11..... 107⅞, 9..... 107⅝, 1..... 107⅞

Chi Gas ref 5s: 4..... 98½

Chi Gas & El temp s f 5½s, w i: 3..... 100, 1..... 100⅜, 4..... 100½, 1..... 100⅜

C, C, G & S L deb 4½s: 1..... 92¼

ref & imp 6s, Ser A: 1..... 101

Cleve Un Ter tp 5½s, Ser A: 8..... 104⅝, 1..... 105, 5c..... 107, 2..... 105

Col Fuel & I gen 5s: 3..... 92¼

Col & So ref & ext 4½s: 1..... 88⅝

Col G & El 1st 5s, stpd: 2..... 94¼, 3..... 94¼, 1..... 90¼, 2..... 90¾, 1..... 90¾, 3..... 90⅜

Compana Azu Bara, s f 8½s: 4..... 90, 2..... 88¾

Cons Coal Md 1st ref 5s: 1..... 91, 5..... 91⅜, 14..... 92

Crown Cork & Seal temp 1st s f 6s: 2..... 96, 3..... 96⅜, 6..... 96

Cub-Am Sug conv deb 8s, stamped: 2..... 89½, 3..... 88¾, 1..... 88⅞, 3..... 89¼, 4..... 90

Cumber Tel 5s: 1..... 93¼

Del & H cv 5s: 16..... 100

temp 5½s: 1..... 101

Den & Rio Gr con 4½s: 2..... 81⅝

1st & ref 5s: 5..... 47

10..... 46½

DetCityGas 5s: 3..... 86

DetEdis ref 5s: 1..... 99¼

1st & ref 6s: 1..... 104, 2..... 104½, 1..... 104, 5..... 104⅝, 1..... 104⅝, 1..... 104⅞, 6..... 105

Dery (D G) tem 1st s f 7s: 3..... 100½

DetRivTun 4½s: 2..... 90¾

Det United Ry con 4½s: 12..... 85

Dix Match s f 7½s: 2..... 107¾

Du Pont de N 7½s: 1..... 108, 5..... 107½, 2..... 108¼

Duquesne Lt col tr 6s: 2..... 104¼

cv deb 7½s: 10..... 107¼, 1..... 107⅜, 1..... 107⅝, 3..... 107½

East Tenn, V & Ga con 5s: 2..... 90½

East Cuba 8s ext 4½s: 1..... 88¾

Emp Gas & F 7½s, interim stfs, Ser A: 13..... 94⅜, 3..... 93, 5..... 93⅝, 6..... 93, 2..... 93¾, 16..... 93⅞

Int Agr Corp col tr 5s: 1..... 80⅜, 2..... 80⅜

Inter-Met 4½s: 1..... 75½, Guar Tr ctfs stamped: 10..... 75½

Int Rap Trans 1st & ref 5s: 13..... 71¾, 2..... 71⅝, 2..... 71⅞, 2..... 71⅝, 10..... 71⅝, 72

Inkrp Tr Ctfs of dep: 10..... 70½, 2..... 71, 13..... 70⅝, 11..... 71, 5..... 71⅛, 5..... 71⅝, 5..... 71½, 10..... 71⅜

cv 7s, w: 20..... 97½

Ind Steel 5s: 1..... 97⅝

Int Great Nor adj 6s, w i: 17..... 63½, 10..... 63¾, 4..... 63¾, 12..... 63¾

Int Mer Mar s f 6s: 1..... 93¼, 20..... 93½

Inter Paper conv 5s: 1..... 89¼, 1st & ref 6s: 18..... 98½, 2..... 98½, 1..... 98⅜

Invincible Oil s f conv 8s: 1..... 100, 2..... 99⅝

Kan C Ter 4s: 1..... 84, 1..... 83¾, 10..... 83¾, 20..... 83¾

Julius Kayser s f 7s: 3..... 105, 1..... 106, 2..... 105¾

Kelly Spr Tire s f 8s: 2..... 108

Lack Steel 5s, 1950: 1..... 93¾

Laclede Gas L of St. L ref & ext 5s: 2..... 92½, 2s6f..... 91½, 2..... 92¼, 3..... 93

Lake Erie & W 1st 5s: 6..... 95½

Lake Shore M S 4s, 1928: 5..... 94⅝, 10..... 95, 1931: 1..... 93¾

Leh Valley col tr 6s: 1..... 104⅛, Leh Val of Pa con 4½s: 2..... 92½

Lig & My 7s: 1..... 118

Long Island gen 4s: 1..... 86

Lorill'd Co 7s: 2..... 118

L & N Atl, K & Cin 4s: 5..... 86⅜

Louis & Nash unif 4s: 1..... 92⅞

La & N West 1st ref 5s: 1..... 77½, 3..... 77¼, 3..... 77¼

Manhtn con 4s: 6..... 66¼, 4..... 66⅝

Manati Sugar 1st 7½s, tmp ctfs: 3..... 98

Manila El Ry con 5s: 5..... 89½

Market St Ry con 5s: 1..... 85½, adj inc 5s: 4..... 47½, 12..... 61

Humble Oil & Ref deb 5½s temp: 6..... 99, 3..... 98⅛, 1..... 99

Ill Cen ref 4s: 5..... 89¾, 8..... 101, 1..... 101⅛, Ome div 3s: 2..... 69⅝

Ill Steel 4½s: 2..... 93½, 9..... 93¾

Int Agr Corp col tr 5s: 1..... 80⅜, 2..... 80⅜

Inter-Met 4½s: 1..... 75½, Guar Tr ctfs stamped: 10..... 75½

Int Rap Trans 1st & ref 5s: 13..... 71¾, 2..... 71⅝, 2..... 71⅝, 2..... 71⅝, 10..... 71⅝, 72

Inkrp Tr Ctfs of dep: 10..... 70½, 2..... 71, 13..... 70⅝, 11..... 71, 5..... 71⅛, 5..... 71⅝, 5..... 71½, 10..... 71⅜

cv 7s, w: 20..... 97½

Ind Steel 5s: 1..... 97⅝

Int Great Nor adj 6s, w i: 17..... 63½, 10..... 63¾, 4..... 63¾, 12..... 63¾

Int Mer Mar s f 6s: 1..... 93¼, 20..... 93½

Inter Paper conv 5s: 1..... 89¼, 1st & ref 6s: 18..... 98½, 2..... 98½, 1..... 98⅜

Invincible Oil s f conv 8s: 1..... 100, 2..... 99⅝

Kan C Ter 4s: 1..... 84, 1..... 83¾, 10..... 83¾, 20..... 83¾

Julius Kayser s f 7s: 3..... 105, 1..... 106, 2..... 105¾

Kelly Spr Tire s f 8s: 2..... 108

Lack Steel 5s, 1950: 1..... 93¾

Laclede Gas L of St. L ref & ext 5s: 2..... 92½, 2s6f..... 91½, 2..... 92¼, 3..... 93

Lake Erie & W 1st 5s: 6..... 95½

Lake Shore M S 4s, 1928: 5..... 94⅝, 10..... 95, 1931: 1..... 93¾

Leh Valley col tr 6s: 1..... 104⅛, Leh Val of Pa con 4½s: 2..... 92½

Lig & My 7s: 1..... 118

Long Island gen 4s: 1..... 86

Lorill'd Co 7s: 2..... 118

L & N Atl, K & Cin 4s: 5..... 86⅜

Louis & Nash unif 4s: 1..... 92⅞

La & N West 1st ref 5s: 1..... 77½, 3..... 77¼, 3..... 77¼

Manhtn con 4s: 6..... 66¼, 4..... 66⅝

Manati Sugar 1st 7½s, tmp ctfs: 3..... 98

Manila El Ry con 5s: 5..... 89½

Market St Ry con 5s: 1..... 85½, adj inc 5s: 4..... 47½, 12..... 61

Humble Oil & Ref deb 5½s temp: 6..... 99, 3..... 98⅛, 1..... 99

Ill Cen ref 4s: 5..... 89¾, 8..... 101, 1..... 101⅛, Ome div 3s: 2..... 69⅝

Ill Steel 4½s: 2..... 93½, 9..... 93¾

Int Agr Corp col tr 5s: 1..... 80⅜, 2..... 80⅜

Inter-Met 4½s: 1..... 75½, Guar Tr ctfs stamped: 10..... 75½

Int Rap Trans 1st & ref 5s: 13..... 71¾, 2..... 71⅝, 2..... 71⅝, 2..... 71⅝, 10..... 71⅝, 72

Inkrp Tr Ctfs of dep: 10..... 70½, 2..... 71, 13..... 70⅝, 11..

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OIL MEN WON'T PAY NEW VERA CRUZ TAX

Declare Local Impost Contrary to Federal Laws of Mexico.

CALLS FOR 2% ON OUTPUT

Minister Says That State Legislature Has No Jurisdiction in Oil Matters.

American oil companies with interests in Mexico yesterday received the full text of the laws passed by the State of Vera Cruz imposing a tax of 2 per cent. on the production of petroleum and a tax of ¼ of 1 per cent. annually on the value of output of the refineries operated within the State. Local oil men say emphatically that the tax will not be paid because it is contrary to the Federal laws of Mexico.

When foreign companies first became interested in Mexico a Federal law was passed on June 6, 1917, declaring that from that date all coal and petroleum mining should be free from Federal and local taxes. Article 6 of that law specifically stated that any other tax, by whatever name, except stamp taxes, would be prohibited. This law is still in effect, but amendments have been adopted which tax petroleum. These Federal taxes have never been opposed by oil producers, except when in their opinion they were considered unreasonable.

The Excelsior of Mexico City on Sept. 24, copies of which were received in New York yesterday, says:

"The issue of the decree by the State Legislature of Vera Cruz fixing taxes on production of petroleum and capital invested in refineries and similar establishments caused a disagreeable impression in all circles here. Although it is certain that these taxes will not be collected, as they are unconstitutional, since legislation on petroleum is the exclusive function of the Federation, nevertheless, the decree is considered inopportune in politics and likely to arouse conflicts with petroleum companies as well as with the Federal Government for the legislators of Vera Cruz, in fact, as invading a jurisdiction beyond their sphere." The newspaper quotes Alessio Robles, Minister of Industry, Commerce and Labor, as follows:

"'In my opinion it is the function solely of the Federation to legislate on petroleum matters, and, therefore, the Federation alone may impose and receive taxes which it sees fit to impose on the development of said industry.'"

Numerous attempts have been made within past years to impose local taxes upon foreign oil companies doing business in Mexico. Upon three occasions former President Carranza opposed such taxation, while President Obregon has also twice gone on record in opposition of local taxes. In December, 1921, the State of Vera Cruz imposed a "patente" tax, which would give the American companies a license to do business within the State. It was found that this tax was equal to the amount which had previously been demanded in the form of a production and export tax. President Obregon asked that the law be repealed, but nothing was heard of it until Sept. 13, when the latest measure was approved by the State Legislature.

EQUIPMENT BONDS.

(Quoted on a Percentage Basis.)

Name.	Maturity.	Rate.	Bid.	Asked.
Atch. T. & S. Fe.	1923-35	6	5.50	5.10
Atlantic Coast L.	1923-35	6	5.45	5.15
Do	1923-36	6½	5.25	5.00
Balt. & Ohio	1923-35	6	5.20	4.75
Do	1923-37	4½,5	5.50	5.25
Bethlehem Steel	1923-30	7	6.25	5.5r
Buff., R. & Pitts.	1923-33	4½, 5, 6	5.25	4.85
Canadian Pacific	1922-32	4½, 6	5.30	4.90
Cent. R. R. N. J.	1923-35	6	5.50	5.10
Ches. & Ohio	1923-35	6	5.60	5.30
Do	1923-37	5½,6½	5.30	5.00
Chi., Bur. & Q.	1923-35	6	5.50	5.10
Chi. & Northwest.	1925-35	6	5.45	5.15
Do	1923-36	6½	5.30	5.00
Chi., M. & St. P.	1924-35	6	5.55	5.40
Do	1923-37	5	5.30	5.00
Chi., R. I. & P.	1923-27	4½, 5	5.20	5.00
Do	1923-35	6	5.60	5.25
C., C., C. & St.L.	1923-33	5, 6	5.45	5.10
Del. & Hudson	1923-35	6	5.50	5.15
Erie Railroad	1923-28	4½, 5, 6	5.55	5.25
Gt. Northern Ry.	1923-35	6	5.50	5.15
Illinois Central	1922-27	4½, 5	5.15	4.85
Do	1923-35	6	5.45	5.10
Do	1923-38	6½, 7	5.25	5.00
Louis. & Nash.	1923-35	6	5.45	5.10
Do	1923-36	6½	5.25	5.00
Michigan Central	1922-32	5, 6	5.20	5.00
Do	1923-33	6	5.40	5.20
M. St.P. & S.S.M.	1923-26	4½, 5	5.45	5.10
Do	1923-35	6, 6½, 7	5.60	5.25
Mo., Kan. & Tex.	1922-24	5	5.65	5.15
Mo. Pacific	1923-35	6	5.55	5.30
Nat. Str. Car L.	1923-28	8	8.00	7.00
N. Y. Central	1922-37	4½, 5	5.15	4.65
Do	1923-35	6	5.45	5.15
Do	1923-35	7	5.30	5.00
N. Y., N. H. & H.	1922-35	4½,5,6,7	4.50	4.00
Norfolk & West.	1922-24	4½	5.10	4.90
Northern Pacific	1923-30	7	5.25	4.90
Pacific Fruit Exp.	1923-35	7	5.25	4.90
Penn. R. R.	1923-35	6	5.45	5.15
Pere Marquette	1923-35	6	5.60	5.25
Pitts. & Lake E.	1923-35	6½	5.30	5.00
Reading Co.	1923-37	4½,5	5.10	4.85
Seaboard Air L.	1922-37	6½,6	5.90	5.65
Southern Pacific	1923-26	4½	5.15	4.70
Do	1923-35	6	5.50	5.10
Do	1923-35	7	5.15	4.90
Southern Ry.	1922-37	4½,5,5½	5.30	5.10
Do	1923-35	6	5.60	5.25
St. Louis-San F.	1925-35	6	5.60	5.35
Do	1923-37	5	5.30	5.05
Union Pacific	1924-37	7	5.10	4.75
Virginian Ry.	1923-35	6	5.60	5.20
Wabash R. R.	1923-35	6	5.80	5.35
Wheel. & L. Erie	1923-35	6	5.75	5.40

STANDARD OIL STOCKS.

	Yesterday. Bid.	Asked.	Saturday. Bid.
Anglo-Am. Oil Co., Ltd.	20½	20¾	20¼
Atlantic Refining Co.	1170	1200	1150
Atlantic Refining Co pf.	115	117	115
Borne-Scrymser Co.	425	440	425
Buckeye Pipe Line Co.	97	98	97
Chesebrough Mfg. Co. Cons.	198	203	198
Do. pf.	110	115	110
Continental Oil Co.	144	146	144
Crescent Pipe Line Co.	36	37	36
Cumberland Pipe Line Co.	150	155	150
Eureka Pipe Line Co.	96	98	96
Do. pf., new	100	102	100
Do. pf., old	108	112	108
Galena-Signal Oil Co.	60	65	62
Humble Oil & Ref. Co.	250	260	250
Illinois Pipe Line Co.	170	174	170
Imperial Oil Ltd.	111¼	112½	110¾
Indiana Pipe Line Co.	96	98	96
Inter. Petroleum Co., Ltd.	21	21¼	20¾
Magnolia Petroleum Co.	225	232	230
National Transit Co.	26	27	26
New York Transit Co.	170	175	170
Northern Pipe Line Co.	110	112	110
Ohio Oil Co.	805	810	805
Penn-Mex. Fuel Co.	28	32	25
Prairie Oil & Gas Co.	630	640	630
Prairie Pipe Line Co.	267	270	263
Solar Refining Co.	365	375	365
Southern Pipe Line Co.	97	99	97
South Penn Oil Co.	213	218	210
Southwest Pa. Pipe Lines	60	65	60
Std. Oil of Cal., $25 par.	119½	120	117
Std. Oil of Ind., $25 par.	118¾	118¾	117¾
Std. Oil of Kansas	585	595	585
Std. Oil Co. of Ky., $25 par.	107	108	107
Std. Oil of Nebraska	190	195	190
Std. Oil of N. J., $25 par.	196	199	195
Std. Oil of N. J. pf.	116½	117	116
Std. Oil of New York	552	555	553
Std. Oil of Ohio	480	490	480
Std. Oil of Ohio, pf.	118	119	118
Swan & Finch Co.	30	34	30
Union Tank Car Co.	110	115	113
Union Tank Car Co. pf.	103	112	105
Vacuum Oil Co.	525	530	517
Washington Oil Co.	22	25	22

MISCELLANEOUS OIL COMPANIES.

Atlantic Lobos Oil Co.	9	9¼
Atlantic Lobos Oil Co., pf.	34	40
British Am. Oil Co., Ltd.	33	39
Gulf Oil Corp.	760	760
Gulf Oil Corp., new	62½	63
Merritt Oil Corp.	8¼	8¾
Mountain Producers Corp.	15¼	15½
Mutual Oil Co.	11¼	11¾
Salt Creek Cons. Oil Co.	11¾	11¾
Salt Creek Producers Assn.	16¼	16¼
Sapulpa Refining Co.	3¼	3½

*Ex dividend.

METAL MARKET REPORT.

These prices were quoted on the local Metal Exchange:

	Yesterday. Bid.	Asked.	Friday. Bid.	Asked.
Antimony			7.00	7.50
Quicksilver	70.00	....	70.00	....
Aluminum			19¼	.19
Iron, 2X Silicon	34.25	35.25	34.25	35.25

Electrolytic copper was quoted at .13¾@ on the New York Metal Exchange.

London quotations were:

	Yesterday. £	s.	d.	Friday. £	s.	d.
Copper, spot	63	12	6	63	12	6
Copper, futures	64	7	6	64	7	6
Tin, spot	164	7	6	162	7	6
Tin, futures	166	7	6	164	10	0
Spelter, spot	33	12	6	33	10	0
Spelter, futures	33	5	0	33	7	6
Lead, spot	24	12	6	24	17	6
Lead, futures	24	5	0	24	6	0

MARKET AVERAGES.

STOCKS.

YESTERDAY'S RANGE.

	High.	Low.	Last.	Ch'ge.	Net
25 railroads	87.63	86.47	87.43	+1.01	
25 industrials	106.47	104.94	106.06	+1.76	
50 stocks	97.05	95.80	96.74	+1.39	

DAILY RANGE OF 50 STOCKS.

	High.	Low.	Last.	Ch'ge.	Net
Sept. 30	89.15	85.15	85.35	-.75	
Sept. 29	86.27	84.49	86.08	+.73	
Sept 28	85.98	84.61	85.35	+.03	
Sept. 27	86.77	85.17	85.32	-1.43	
Sept. 26	87.52	86.16	86.75	+.32	
Sept. 25	87.80	86.95	87.27	+.11	
Sept. 23	87.23	86.00	86.80	+.38	

MONTHLY RANGE OF 50 STOCKS.

Oct.	High.	Low.	Last.
*1922	87.05 Oct. 2	85.80 Oct. 3	86.74
1921	86.18 Oct. 29	61.54 Oct. 17	64.06
1920	94.08 Oct. 5	79.76 Oct. 26	81.42
1919	98.47 Oct. 31	91.07 Oct. 3	97.55
1918	79.00 Oct. 19	71.46 Oct. 9	75.44
1917	74.90 Oct. 1	65.46 Oct. 31	66.29

YEARLY RANGE OF 50 STOCKS.

*1922	90.23 Sep. 11	66.21 Jan. 10	86.74
†1921	78.13 May 6	58.35 June 21	65.36

Full Years.

1921	78.13 May 6	58.35 June 21	65.36
1920	94.07 Apr. 8	67.30 Dec. 24	81.42
1919	98.47 Oct. 31	80.73 Jan. 21	92.49
1918	80.36 Nov. 12	64.13 Jan. 15	73.39
1917	100.46 Jan. 4	57.47 Dec. 29	65.80

BONDS.

YESTERDAY'S CLOSE.

		Net Change— Day.	Month.	Year.
40 issues	81.41	+.15	-.79	+9.96

DAILY RANGE OF BONDS.

Sep. 30	81.26	—.06	Sep. 21	82.54	+.13	
Sep. 29	81.32	—.12	Sep. 19	82.35	+.03	
Sep. 28	81.44	—.24	Sep. 18	82.20	—.14	
Sep. 27	81.78	—.20	Sep. 16	82.44	+.10	
Sep. 26	82.03	—.17	Sep. 15	82.34	—.08	
Sep. 25	82.20	—.14	Sep. 14	82.38	+.15	
Sep. 23	82.44	—.08	Sep. 13	82.23	+.10	
Sep. 22	82.47	—.07	Sep. 12	82.13	—.15	

YEARLY RANGE OF BONDS.

*1922	82.54 Aug. 22	76.01 Jan. 1	81.41
†1921	71.87 Sep. 26	67.56 June 20	71.45

Full Years.

1921	76.31 Nov. 29	67.56 June 20	73.27
1920	72.15 Oct. 21	60.57 May 31	66.68
1919	79.05 June 2	71.05 Dec. 13	72.06
1918	82.38 Nov. 12	75.62 Sep. 27	78.78
1917	89.47 Jan. 29	74.34 Dec. 20	74.80

*To date. †To corresponding date last year.

FOREIGN EXCHANGE

Rates Show Improvement on Basis of Near East News.

General improvement was registered in most European exchanges yesterday, the brighter prospect for a peaceful settlement of the Near East situation, contained in the news over the week-end, imparting a firm undertone to the market.

Sterling recovered to $4.39 9/16, a gain of 2 1/16 cents from Saturday's final. French moved up to 7.58 from 7.56 9/16 cents, Italian, Holland, Spanish, Belgian and Continentals following the same trend.

In the subjoined table the quotation on sterling represents dollars and decimals of a dollar; all others represent cents and decimals of a cent. Quotations preceded by the decimal mark indicate a price measured in fractions of a cent.

MONDAY, OCT. 2, 1922.

Range of Rates, Sight Exchange

	High.	Low.	Saturday's Final.	Final.
LONDON	$4.39½	$4.38½	$4.39½	$4.37
PARIS	7.58	7.56½	7.57½	7.58¾
ROME	4.28	4.26	4.27	4.23¾
AMSTERDAM	38.70	38.62	38.70	38.68
BERLIN	.05¾	.05¼	.05¾	.06
MADRID	15.14	15.12	15.14	15.11

CLOSING RATES.

	Monday.	Saturday.	Week Ago.	Year Ago.
Europe.				
STERLING—Par $4.86½ per sovereign.				
Demand	$4.39½	$4.37	$4.41½	$3.72½
Cables	4.39¾	4.37½	4.41¾	3.73½
Com., 60 days	4.37¼	4.34¾	4.39¾	3.69¼
Com., 90 days	4.36½	4.33½	4.38¾	3.64½
FRANCE—Par 19.3 cents per franc.				
Demand	7.57⅝	7.56¾	7.61¼	7.08
Cables	7.58	7.57¼	7.61¾	7.08½
ITALY—Par 19.3 cents per lira.				
Demand	4.27	4.25¾	4.23	3.98
Cables	4.27½	4.24	4.23¼	3.98½
BELGIUM—Par 19.3 cents per franc.				
Demand	7.13¾	7.10	7.18¾	6.99
Cables	7.13	7.10¼	7.19	6.99½
GERMANY—Par 23.8 cents per mark.				
Demand	.03⅝	.03	.07¼	.80⅝
Cables	.03¼	.03¼	.07⅜	.81¼
AUSTRIA—Par 20.3 cents per crown.				
Demand	.0014	.0014	.0014	.06¼
Cables	.0060	.0060	.0060	.06¼
CZECHOSLOVAKIA—Par 20.3 cents per crown.				
Demand	2.11	2.09	2.15	1.04⅝
Cables	2.12	2.10	2.16	1.05
DENMARK—Par 26.8 cents per krone.				
Demand	20.46	20.25	20.75	16.03
Cables	20.49	20.28	20.80	16.06
FINLAND—Par 19.3 cents per Finmark.				
Demand	2.22	2.22	2.22	1.56
Cables	2.23	2.23	2.23	1.57
GREECE—Par 19.3 cents per drachma.				
Demand	2.85	2.76	2.79	4.90
Cables	2.86	2.78	2.78	4.95
HOLLAND—Par 40.2 cents per florin.				
Demand	38.70	38.68	38.70	39.18
Cables	38.76	39.73	38.74	39.15
HUNGARY—Par 20.3 cents per crown.				
Demand	.04⅞	.04¾	.04	.15
Cables	.04⅞	.04⅝	.04⅝	.15½
JUGOSLAVIA—Par 20.3 cents per crown.				
Demand	.64	.63¾	.64¼	.43¾
Cables	.64½	.64¼	.65	.43¾
NORWAY—Par 26.8 cents per krone.				
Demand	17.24	17.16	16.91	16.19
Cables	17.26	17.18	16.93	16.23
POLAND—Par 23.6 cents per mark.				
Demand	.0116	.0115	.0127	.01¾
Cables	.0117	.0125	.0137	.02¼
RUMANIA—Par 19.3 cents per leu.				
Demand	.61½	.61¼	.64	.85
Cables	.62	.61¾	.64¼	.86
SERBIA—Belgrade—Par 19.3 cents per dinar.				
Demand	1.36	1.35	1.38	1.76
Cables	1.37	1.36	1.39	1.77
SPAIN—Par 19.3 cents per peseta.				
Demand	15.14	15.11	15.31	18.05
Cables	15.15	15.12	15.32	18.09
SWEDEN—Par 26.8 cents per krone.				
Demand	26.38	26.25	26.46	22.25
Cables	26.40	26.35	26.48	22.30
SWITZERLAND—Par 19.3 cents per franc.				
Demand	18.66	18.66	18.69	17.42
Cables	18.67	18.67	18.70	17.44
Far East.				
CHINA—Cents per silver dollar for Hongkong; per tael for Shanghai and Peking.				
Hongkong, demand	57.06	57.00	57.25	58.00
Hongkong, cables	57.18	57.125	57.375	58.10
Peking, demand	80.25	80.00	80.875	87.00
Shanghai, demand	76.87	76.63	76.875	82.00
Shanghai, cables	76.50	76.75	77.00	82.50
INDIA—Calcutta. Cents per rupee, nominally stabilized at one-tenth of a pound sterling.				
Demand	28.23	28.23	28.50	27.50
Cables	28.50	28.45	28.625	27.75
PHILIPPINE ISLANDS—Manila: Par 50 cents per silver peso.				
Demand	50.00	50.00	50.00	49.00
Cables	50.25	50.25	50.25	49.25
JAVA—Par 40.2 cents per florin.				
Demand	38.50	38.50	38.875	33.00
JAPAN—Par 49.8 cents per yen.				
Demand	48.00	48.00	48.06	48.00
Cables	48.125	48.125	48.18	48.25
South America.				
ARGENTINA—Par 42.44 cents per Argentine paper dollar.				
Demand	35.50	35.40	35.40	32.75
Cables	35.55	35.45	35.50	32.875
BRAZIL—Par 32.45 cents per paper milreis.				
Demand	11.75	11.65	12.05	12.75
Cables	11.80	11.70	12.10	12.875
CHILE—Par 25 cents per paper peso.				
Demand	13.55	13.55	14.02	10.83
Cables	13.40	13.80	14.05	10.88
PERU—Par $4.8665 per pound.				
Checks	4.06	4.06	4.09	3.92
Cables	4.07	4.10	4.10	3.95
URUGUAY—Par $1.0342 per gold peso.				
Demand	79.05	79.05	79.67	67.01
Cables	79.08	79.26	79.29	67.34
Canada.				
MONTREAL—Par 100 cents per Canadian dollar.				
Demand	1.00⅛	1.00⅛	1.00	90.8
Russian Currency.				
Prices for pre-revolution Russian ruble notes were as follows:			Bid.	Asked.
Par, 51.40 cents per ruble.				
100 ruble notes, per ruble			.10	.15
500-ruble notes, per ruble			.02¾	.03

BID AND ASKED QUOTATIONS

FOREIGN ISSUES.

Closing quotations for Government and municipal bonds issued in this country and in American currency values:

	Bid.	Asked.
Argentine 5s, 1908 M. & S.	81¼	82
Argentine 7s, 1927 F. & A.	101¾	102
Belgium 6s, 1925 J. & J.	99½	99¾
Belgium 7½s, 1945 J. & D.	103¾	104
Belgium 8s, 1941 F. & A.	103	103¼
Brazil Cent. Rys. 7s '52 J. & D.	69	..
City of Bergen 8s, 1945 M. & N.	109	110
City of Berne 8s, 1945 M. & N.	113	114½
City of Bordeaux 6s, 1934 M. & N.	79	80
U. S. of Brazil 8s, 1941 J. & D.	102	102½
Dom. of Canada 5s, 1926 A. & O.	99	99¼
Dom. of Canada 5½s, 1929 F. & A.	100½	101
Dom. of Canada 5s, 1931 A. & O.	99	99¼
Rep. of Chile 8s, 1941 F. & A.	103½	104
Rep. of Chile 8s, 1928 A. & O.	102	102½
Rep. of Chile 8s, 1946 M. & N.	103½	103¾
Chinese Gov. 5s, 1931 J. & D.	..	50½
City of Christiania 8s, '45 A. & O.	110	111
City of Copen. 5½s, 1944 J. & J.	91	92
Czechoslovak Rep. 8s, 1951 A. & O.	101½	102
Rep. of Bol. s. f. 8s, 1947 M. & N.	96¾	97
Rep. Cuba, ext. 5s, 1944 M. & S.	96	..
Rep. Cuba ext. 5s, 1940 F. & A.	91	..
Rep. Cuba ext. 4½s, 1949 F. & A.	82	..
Denmark 8s, 1945 J. & D.	109½	110
Denmark 6s, 1942 J. & J.	98¾	99
Dan. Mun. 8s, Ser. A, '46 F. & A.	107¼	107¾
Dan. Mun. 8s, Ser. B, '46 F. & A.	107½	..
Dutch East Indies 6s, 1947 J. & J.	94¼	95
Dutch East Indies 6s, 1962 M. & S.	94½	95
Fram. Ind. & Dev. 7½s, '42 J. & J.	98	93½
French Gov. 7½s, 1941 J. & D.	98	98¼
French Gov. 8s, 1945 M. & S.	100	100¼
Italy 6½s, 1925 F. & A.	96	96½
Japanese 4s, 1931 J. & J.	79½	80¼
Japanese 4½s, 1925 F. & A.	92¼	92½
Japanese 4½s, 2d ser., '25 M. & S.	93	93
Jurgens U. M. W. 6s, 1947 J. & J.	80	80½
City of Lyons 6s, 1934 M. & N.	79	80
City of Marseilles 6s, 1934 M. & N.	79	80
City of Sotsoona 6s, 1936 M. & N.	78	80
U. S. of Mexico 4s, 1954 J. & D.	39¼	40½
U. S. of Mexico 5s, 1945 Q. Jan.	54¾	55
King. of Neth. 6s, 1972 M. & S.	94¼	94½
King. of Norway 8s, 1940 A. & O.	111½	112
Paris, Lyons-Med. 6s, '58 F. & A.	73¾	74
State of Queensl'd 6s, 1947 F. & A.	100	101½
State of Queensl'd 7s, 1941 A. & O.	108	109
Rio Janeiro 8s, 1946 A. & O.	99	100
Rio Janeiro 8s, 1947 A. & O.	99¾	100
Dom. Rep. 5s, 1958 F. & A.	96	96¾
City of Sao Paulo 8s, 1952 M. & N.	100	102
Dept. of the Seine 7s, 1942 J. & J.	86½	87
King. of Sweden 6s, 1939 J. & D.	103¼	103½
Swiss Confed. 8s, 1940 J. & J.	121¼	122
Rep. of Uruguay 8s, 1946 F. & A.	105	106
City of Zurich 8s, 1945 A. & O.	113¼	114
Un. K. 5½s, 1928 F. & A.	99¾	100¼
Un. K. 5½s, 1929 F. & A.	100¾	100¾
Un. K. 5½s, 1937 F. & A.	102¼	102½
U. S. S. Copen. 6s, 1947 J. & J.	94	95

U. S. GOVERNMENT PREWAR LOANS.

Closing quotations for Government bonds:

	Bid.	Asked.
2s, r, 1930	103	103¼
2s, c, 1930	103	103¼
4s, r, 1946	93½	95½
3s, c, 1946	93½	95½
4s, r, 1925	104	104¾
4s, c, 1925	104	104¾
Pan 2s, r, 1936	103	103¼
Pan 2s, c, 1936	103	103¼
Pan 2s, r, 1938	103	103¼

Closing quotations for stocks in which there were no transactions:

	Bid.	Asked.
Ad Rumely pf.	54	55
Alb & S.	190	200
All Am C, ex div.	114¾	..
Alle & K.	100¾	..
A C & D pf.	112	113
Allis-Ch M pf.	100	103
Am S pf.	78½	..
Am Bk N.	70	74
Do pf.	52	54
Am B Sug pf.	73	80
Am B M.	46½	40%
Am B S & F pf.	77	78
Do pf.	110	112
Am C & F pf.	121	123
Am Cot Oil pf.	53	55
Am Exp.	137½	140
Am H & L.	13	14
Am La F pf.	99	101
Am Lo pf.	119	121
Am M & G.	¼	⅛
Art Metals.	47¾	48
Do pf.	110	111
Am R pf.	110	..
Am Sm pf.	97	97½
Am S & R pf.	100	100¾
Am Snuff.	137	145
Do pf.	100	110
Am St. Fd pf.	104	105
Am S. Rad pf.	108	110¾
Am S T pf.	83¾	70
Am T & C.	62	64
Am W W & E pf.	..	11
El 7% pf.	89	91¼
Do 6% pf.	47¾	47¾
Am Whl pf.	90	92
Am Wl pf.	108	110
Am Wr Pa pf.	32	34
Amer. Arbor.	30	31
Do pf.	44½	46
Am Metal.	14¾	15¼
Assets R.	1½	1⅝
Asso D G 1st pf.	84¾	85
Do 2d pf.	89	95
Atl Fruit 1st pf.	1¾	2
A. G. & W I pf.	18	19¾
Atl. Ref.	1,100	1,200
Do pf.	115	118
Atlas P'd't.	140	150
Do pf.	91	92
Atlas T.	15	17
Aus Ind pf.	85	87
Auto Sales pf.	2½	3¼
Do pf.	11½	12¼
Bald L pf.	116	118
Bar Leath. pf.	59	62
Do pf.	95	..
Barnsdall, Class B.	25	28
Batop M.	31	41
Bayuk Bros pf.	56	62
Do pf.	115	125
Beech Crk. pf.	39	..
Bet. Ind pf.	101	..
Bethl S pf.	97½	101
Do 8% pf.	111	114
Booth Fish pf.	43	50
Brit E Sil. pf.	12	13
Do 1st pf.	71	73
Do 2d pf.	34	36
B U Gas.	114	117
Brown Shoe pf.	97	98½
Brunswick Tp.	2½	3
B. R. & P.	72	..
Do pf.	80	84
Buff & S.	71¾	90
Do pf.	50	55
Burns Bros.	103½	1358
Do pf.	97¾	101
Do pr pf.	110	118
Bush Ter.	..	100
Cable Oil.	10½	11
Cal P pf.	98	96
Cal & Ar.	88	90
Can Sc.	53	56
Cans Flow.	4¾	5¼
Case (J I) pf.	90	93
Cas Sug pf.	80	90
Cen Le

Exempt From All Federal Income Taxes

CITY OF RAHWAY, N. J.
4½% School Bonds

Dated Aug. 1, 1922 — Due Serially 1923-1949

These Bonds are a legal investment for Savings Banks and Trust Funds in New York and New Jersey.

PRICES
to yield 4.20%

Description on request for Circular T-59.

J. G. WHITE & COMPANY
INCORPORATED
37 WALL STREET NEW YORK

SUGAR SECURITIES

We Recommend for Investment

1. Cen. Aguirre Sugar Co.
CAPITAL STOCK
At Market to Yield
7.40%

2. Fajardo Sugar Co.
CAPITAL STOCK
At Market to Yield
Nearly 6.60%

Both companies are in very strong cash position and have no funded debt or Preferred Stock. They will be very substantially benefited by new tariff, as they operate in Porto Rico.

Circulars and quotations on request

FARR & CO.
Members New York Stock Exchange
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We believe the

Underlying and Guaranteed

Bonds of Railroads

which form important links in the large systems offer an opportunity to the careful investor.

A list of such Bonds to yield 5.10 to 6.25% will be mailed on request.

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Members N. Y. Stock Exchange
30 Broad St., New York
ESTABLISHED 1859

Our Market Letter Contains—

1. Comprehensive discussions of the fundamental conditions affecting security prices.
2. Analysis of particular securities.
3. Investment suggestions.

Published every two weeks, it constitutes a valuable service to the stock and bond buyer.

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120 Broadway New York
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Private Wire
Cleveland—Detroit
Denver—Colo. Springs

River Raisin Paper 8s, 1936
Pneumatic Scale 8s, 1936
Peerless Truck & Motor 8s, 1925
Great Western Com. & Pfd.
Goodyear Com. & Pfd.
Ohio Bell Tel. Pfd.

Unlisted Securities Dep't
OTIS & CO.
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Telephone 2121 Broad

Foreign Government Bonds
Internal and External

Bull & Eldredge
Members New York Stock Exchange
39 Broad Street, New York
Telephone Rector 8460

BANKS TO ORGANIZE CREDIT INSTITUTION

New Concern With $5,000,000 Capital Will Open Here About Dec. 1.

TO TRADE IN ACCEPTANCES

Associated Bankers Corporation Will Serve Its Members Without Offering a Competing Service.

A new banking institution, to be owned by banks and organized to finance their excess credit requirements, to trade in bankers acceptances and to engage in underwritings will be opened here about Dec. 1. It will be known as the Associated Bankers Corporation, with offices at 35 Wall Street. It will have an authorized capital of $5,000,000, divided into 50,000 shares of $100 par value preferred stock and 50,000 shares of no par common stock. Subscriptions have been received on the basis of one share of 7 per cent. preferred stock and one share of common at $125, of which $105 is to be paid into the institution's treasury and the remainder placed in a separate fund to cover organization and other incidental expenses.

George B. Caldwell, formerly Vice President of the Continental and Commercial Trust and Savings Bank of Chicago, will be Chairman of the board. Clarence M. Sherwood will be President. John Jacob Arnold will be the First Vice President, Charles C. Barlow, Vice President and Treasurer and Arthur C. Quainton, Secretary.

The directors will include the officers and the following: Earl Harding, Charles E. Hoyt, Frederick J. Lisman, John C. Motter, Franklin D. Roosevelt and Robert W. Woolley.

The prospectus of the Associated Bankers Corporation states that it will offer a medium through which its member banks may provide for their customers full credit needs in excess of the statutory limit, that it will offer a nation-wide market for immediate discount of acceptances at very favorable rates; that it will offer a medium for the purchase and sale of varied amounts and wide diversity of lines of commercial paper; that it will offer a medium through which member banks may arrange for underwriting local issues of bonds and preferred stocks, and that it will offer varied long and short term investments at prevailing rates.

It is stated that the institution will supplement, not compete with, local banking service. Present plans call for opening the institution about Dec. 1. Quarters are now being furnished and a staff of assistants selected.

CLUETT, PEABODY EARNINGS.

Net Profits for Six Months Reported as $1,407,074.

Cluett, Peabody & Co., for the six months ended June 30, 1922, reports net sales of $12,142,646 and net profits, after all expenses, taxes, interest and reserves for depreciation of $1,407,074. After payment of preferred dividends, the balance, available for the common stock was equal to $6.17 a share on the $18,000,000 common stock. The figures include the income of subsidiaries.

The general balance sheet on June 30, 1922, shows a profit and loss surplus of $6,296,837. Cash on hand totaled $1,322,525, accounts receivable totaled $3,742,781, while inventories were carried at $8,121,616. Bills payable amounted to $2,550,000, accounts payable $41,746. Reserves for taxes aggregated $516,169.

SELLS STOCK IN REVOLUTION

Mexican Organization Offers Shares at $10 Each.

EL PASO, Texas, Oct. 2.—Stock in a revolutionary movement in Mexico is being offered at $10 a share by an organization with headquarters in New York. Circular letters have been issued by the organization.

To avoid a charge of violation of neutrality laws, the circulars state that none of the money will be used in the United States in fomenting the revolution, but that all cash will be sent into Mexico "to encourage" men dissatisfied with the present Government in trying to get into power a new Administration in Mexico.

If the revolt succeeds subscribers will get back their money plus interest, the circulars say.

PNEUMATIC MAIL TUBE SERVICE IS RESUMED

West Side Lines Reopen—Rerouting on East Side Is Found Necessary.

Pneumatic tube service for the transportation of first-class mail and small packages in this city, suspended since July 1, 1917, because of lack of appropriations, was resumed at 4 o'clock yesterday morning. Only the west side tubes were in operation, as changes in the east side stations necessitate rerouting. When the whole system is in order there will be twenty-six miles of tubes.

Postmaster Edward M. Morgan, who has favored the use of tubes as against the use of trucks, said that the tube carriers came through wet and rusted at first, but that a patent lock prevented any damage to the mail. Empty carriers were sent through last Friday.

Post Office authorities estimate that the saving of time for transporting mail by tube in Manhattan will average three hours and that half of the automobile trucks now in use will be retired.

Mail is now being sent in the tubes from City Hall to the Brooklyn General Post Office, the Wall Street and Varick Street Stations; from Varick Street to Station A, Station A to Station O, Station O to Station C and the New York General Post Office; from the General Post Office to the Grand Central and Times Square Stations, from Times Square to Station G, Station G to Station N, Station N to Station W, Station W to Station H, Station H to Station I, Station I to Station J.

It is believed that the tubes will facilitate deliveries on the lower west side, where merchants have complained that the closing of the Hudson Terminal Station has delayed some mail for twenty-four hours.

Air Reduction Increases Plants.

The Air Reduction Company, Inc., yesterday announced that it had completed plans to double the capacity of its plants at Buffalo and Minneapolis. Contracts have been let and the work is now in progress. These additions, together with those made at Milwaukee, Pittsburgh and Birmingham, will be paid for out of current earnings.

NEW ISSUE

Exempt from all Federal and Massachusetts Income Taxes

$2,900,000

City of Boston
Massachusetts
Registered 4% Bonds

Dated October 1, 1922 — Due October 1, as shown below

Registered bonds in the denomination of $1,000 or any multiple of $1,000.
Interest payable April and October 1st.

Legal opinion of Messrs. Storey, Thorndike, Palmer & Dodge, Boston

FINANCIAL STATEMENT

Assessed Valuation		$1,595,736,943.00
Total Debt (including this issue)	$128,474,950.99	
Less Water Debt	$816,350.00	
" Sinking Funds	43,462,562.09	44,278,912.09
Net Debt		$84,196,038.90

Legal Investment for Savings Banks and Trust Funds In New England, New York and other States

MATURITIES AND PRICES

Amount	Maturity	Prices To Yield	Amount	Maturity	Prices To Yield
$116,000	Oct. 1, 1923	3.60%	$112,000	Oct. 1, 1938	3.85%
116,000	" 1, 1924	3.90%	112,000	" 1, 1939	3.85%
116,000	" 1, 1925	3.90%	112,000	" 1, 1940	3.85%
116,000	" 1, 1926	3.90%	112,000	" 1, 1941	3.85%
116,000	" 1, 1927	3.90%	112,000	" 1, 1942	3.85%
116,000	" 1, 1928	3.90%	12,000	" 1, 1943	3.85%
116,000	" 1, 1929	3.90%	12,000	" 1, 1944	3.85%
116,000	" 1, 1930	3.90%	12,000	" 1, 1945	3.85%
116,000	" 1, 1931	3.90%	12,000	" 1, 1946	3.85%
116,000	" 1, 1932	3.90%	12,000	" 1, 1947	3.85%
112,000	" 1, 1933	3.85%	12,000	" 1, 1948	3.85%
112,000	" 1, 1934	3.85%	12,000	" 1, 1949	3.85%
112,000	" 1, 1935	3.85%	12,000	" 1, 1950	3.85%
112,000	" 1, 1936	3.85%	12,000	" 1, 1951	3.85%
112,000	" 1, 1937	3.85%	12,000	" 1, 1952	3.85%

$500,000—Oct. 1, 1967—3.85%

REDMOND & CO. WATKINS & CO.

This information is taken from official sources and, while not guaranteed, has determined our purchase of these bonds.

EDWARD B. SMITH & CO.

5 NASSAU ST. NEW YORK
1411 CHESTNUT ST. PHILADELPHIA

Members New York and Philadelphia Stock Exchanges

Inquiries invited for High Grade Investment Securities

Enabling the Public to Have
Good Roads, Waterways, Harbors, Bridges, Pure Water, Sewers, Schools, Libraries, Institutions, etc.
While Paying for Them

JUST as private business interests are able to pledge property and earnings as security for bond issues, the proceeds of which enable them to enlarge their plants and equipment, so are nations, states, counties, townships and villages enabled to have the public improvements which modern living and culture require—and pay for them over a period of years from taxes and assessments.

It is the investment banker's function to purchase such bonds in entire issues and resell them in smaller amounts to investors. Each year, millions—and recently, even billions in Government, State, County, Township and Municipal bonds—have been widely distributed, largely through the efficient facilities provided by the investment bankers of America.

Thus an investor in Texas may be earning income on his capital used for building a schoolhouse in Ohio, or a state highway in Oregon. Investors in every state may be contributing to the capital necessary to some great federal undertaking. Bonds issued for public work afford a high degree of safety and the income is, in most instances, exempt from federal taxation.

Aiding the Farmer

Joint Stock Land Bank Bonds—a comparatively new form of security—are being purchased and distributed by investment bankers in increasing volume. These bonds are secured by Government approved first mortgages on productive farm lands, and are exempt from taxes. They enable the farmer to finance the improvement and operation of his farm at a moderate rate of interest with a long term of years for repayment of his loan.

Halsey, Stuart & Co., Inc. underwrite and distribute Government, Municipal and Joint Stock Land Bank Bonds on a large scale. Our lists provide banks, insurance companies, institutions, corporations and individual investors with issues which meet a wide range of requirements—maturities, geographical location, etc.

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PHILADELPHIA Land Title Building
DETROIT Ford Building
MILWAUKEE First Wis. Nat'l Bank Bldg.
ST. LOUIS Security Building
MINNEAPOLIS Metropolitan Bank Building

Investment Information for Banks

WE maintain complete Statistical Departments in each of our offices which are prepared to render a service of material assistance to banks, bankers and individual investors. Our clients are advised promptly of fundamental developments affecting their holdings as well as information regarding called bonds, expiration of conversion privileges, dividends declared and similar facts of interest. We are also prepared to assist in analyzing lists of securities and to make suggestions for advantageous exchanges where advisable.

With 4,500 miles of private wires connecting our various offices, we are in a position to secure immediate information concerning issues of Bonds and Preferred Stocks in all the important financial markets throughout the country.

We shall be pleased to explain this service in detail upon request.

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$10 down,
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LINKS AMSTERDAM MARKET BY CABLE

Direct Line Now Connects the Stock Exchanges of Both Cities.

AIDS ARBITRAGE BUSINESS

Presidents Exchange Messages Over New Wire Installed by Western Union.

Direct communication can now be had between the New York and Amsterdam Stock Exchange in the handling of arbitrage business, as a result of the installation of a direct Western Union cable between the two exchanges which was opened yesterday. This, it is believed, will result in better executions of orders between the exchanges, as heretofore all messages were sent to London and then transmitted to Amsterdam.

In connection with the opening of the cable, Seymour L. Cromwell, President of the New York Stock Exchange, sent a cable to W. G. Wendelaar, President of the Amsterdam Stock Exchange. Following is Mr. Wendelaar's reply:

"The present is to most cordially thank you for your message of congratulations on the occasion of the Western Union cable service in the building and on the floor of the Amsterdam Stock Exchange. In the firm belief that a cable service terminating in our building will materially expedite the transmission of cable messages, our committee decided to accommodate the Western Union Telegraph Copany in the limited space available, our experience being that quicker channels of transmission bring an increase of business. It is the sincere wish of the Amsterdam Stock Exchange Committee and myself now that our exchanges have practically been brought nearer to each other, that the business in bonds, stocks, money and foreign exchange will lastingly benefit thereby, and that the old ties of friendship between the United States and Holland shall be further strengthened."

It is pointed out by New York Stock Exchange officials that "the interest in that incident lies chiefly in the fact that it has a direct bearing on the question of arbitrage between the New York Stock Exchange and the Amsterdam market. In view of the fact that exchange with Holland is closer to a parity with New York than that of any other country, the Amsterdam market enjoys an advantage over the other principle exchanges in arbitrage with New York. Prior to the installation of this direct line, it was generally found to be quicker to cable to London and re-transit the message to Amsterdam than to address the cable directly to Amsterdam. The Amsterdam market always has been and continues to be one of the freest from Government restraint of all the security markets in the world with the exception perhaps of the New York and London Stock Exchanges.

TO SHIP LEAD AND ZINC.

Callahan Company Announces Resumption of Operations.

Stockholders of the Callahan Zinc-Lead Company have received a letter signed by President John Borg, informing them that because of the improvement in the metal markets it has been decided to order a resumption of shipments from the property at once. The mill and mine of the corporation now are being put into shape for resumption.

Attention is called to the fact that the surplus stocks of zinc and lead in the hands of smelters have been practically liquidated and that zinc prices have advanced from 5.4 cents to 6.9 cents per pound and that lead has advanced from 5.8 cents to 6.4 cents per pound.

SEES EUROPE ON WAY TO GLACIAL PERIOD

Prof. Berget Says Division of Gulf Stream Off Florida May Change Climate.

Special Cable to THE NEW YORK TIMES.

PARIS, Oct. 2.—At last America is going to solve the political difficulties of Europe—by causing her to revert back to the glacial period, making her uninhabitable for human beings. Astonishing as this assertion may appear, it is based on a statement by Professor A. Berget, who says the railroad viaduct on the Florida Keys may divert the gulf stream, thereby modifying European climates and bringing down the temperature to a lower level.

Professor Berget, who directs the Oceanographical Museum founded by Prince Albert of Monaco, not satisfied with this gloomy prediction, further informs us that even if American engineers don't produce this result, the growth of corals may one day completely close up the Florida channel between Key West and Cuba, with a similar effect—but the fact that this will take about 10,000 or 12,000 years is distinctly comforting.

The British Isles, France and Portugal will then find their temperature dropping to 35 or 40 degrees below zero, centigrade, and the present European vegetation of the temperate clime will disappear entirely.

It is conceded as within possibility from a scientific point of view that the Florida Keys viaduct, although not deflecting the gulf stream, may have a certain influence on its course. This may have some small effect on the climate of Western Europe, but fortunately it will not be sufficient to cause a noticeable difference, it is declared.

American Tobacco Co. Elects Mower

Arthur C. Mower, for seven years associated with the American Tobacco Company as a member of the Board of Directors, has been elected a Vice President of the company.

Municipal Bonds

Exempt from all Federal Income Taxes

City of New York
Gold 4¼% Bonds
Maturing April 15, 1972
Price to yield 4.04%

City of New York
Registered 3½% Bonds
Maturing November 1, 1929
Price to yield 4½%

City of Newark, N. J.
Gold 4½% Improvement Bonds
Maturing April 15, 1930 to 1951
Prices to yield 4.10%

City of Wilmington, Del.
Gold 4½% Improvement Bonds
Maturing April 1 and October 1, 1949 to 1951
Prices to yield 4.10%

State of California
Gold 5% Highway Bonds
Maturing July 3, 1944
Price to yield 4.15%

City of Los Angeles, Cal.
5½% Harbor Improvement Bonds
Maturing November 1, 1945
Price to yield 4.30%

City of Sacramento, Cal.
5½% River Purification Bonds
Maturing January 1, 1928 to 1960
Prices to yield 4.35%

City of Norfolk, Va.
5% Improvement Bonds
Maturing March 1, 1950
Price to yield 4.35%

Descriptive circulars sent upon request

Kissel, Kinnicutt & Co.

14 Wall Street, New York — The Rookery, Chicago

$10,000,000
(Closed Issue)

The Brier Hill Steel Company
First Mortgage 5½% Bonds

To be dated October 1, 1922 — **To mature October 1, 1942**

Coupon Bonds of $500 and $1,000 denominations registerable as to principal only. Interest payable April 1 and October 1. Principal and interest payable at main office of Guaranty Trust Company of New York. Redeemable at the option of the Company in whole or part at any time, upon 30 days notice, at 105% and accrued interest.

Market Fund of $150,000 semi-annually beginning October 1, 1924, to be used for the purchase of Bonds at not exceeding 103% and accrued interest prior to October 1, 1927, and 104½% and accrued interest thereafter, any moneys not so used to be credited in reduction of the next payment.

Guaranty Trust Company of New York, Trustee

A letter from Judge James B. Kennedy, Chairman of the Board, copies of which will be furnished upon request, has been summarized as follows:

The Bonds are to be the direct obligations of The Brier Hill Steel Company, which was organized in 1912 and purchased the physical properties of four companies manufacturing merchant pig iron and sheets. One of these companies, The Brier Hill Iron & Coal Company, dates back to 1838.

The closed mortgage is to be a direct first lien upon the real property of the Company and the Bonds are to be additionally secured through pledge of all stocks of subsidiaries.

PROPERTY

The depreciated value of the property to be covered by direct mortgage appears on the books of the Company at over $24,000,000; stocks to be pledged of subsidiaries wholly owned have a value shown on their own books of about $2,300,000, and ore rights held through other subsidiaries are carried at an amortized cost of about $2,800,000, making a total of over $29,000,000 before giving effect to the proceeds of this issue. These properties, as recently estimated by independent interests, represent a present fair value of about $47,000,000.

The Company is a substantial producer of pig iron, ingots, blooms, billets, bars and plates, its annual ingot capacity being 720,000 gross tons. It is also one of the largest independent producers of sheets with an annual capacity of 200,000 net tons.

OPERATIONS AND PURPOSE OF ISSUE

The Company is well integrated in regard to raw materials. It produces 75% of its coke requirements and supplies from the mines of its subsidiaries about 72% of its coking coal. Its ore is obtained almost entirely from properties of its subsidiaries in the Mesabi Range.

Of the proceeds of this issue the Company plans to expend about $5,000,000 for construction of new mills which should materially increase the stability of earnings through diversification of products. In addition to this new construction the Company plans to expend $1,000,000 in improving one of its sheet mills, making it one of the best in the country. The remaining proceeds of the issue will be used to supply additional working capital.

FINANCIAL

Sales and earnings as prepared by the Company from statements certified by Ernst & Ernst have been as follows:

Year Ended December 31	Net Sales	Depreciation	Net after Taxes Available for Interest
1915	$10,714,615	$490,768	$1,280,701
1916	25,942,870	758,365	9,466,110
1917	51,671,913	2,266,857	10,634,385
1918	41,570,228	5,650,863	3,643,721
1919	24,225,645	1,973,693	916,171
1920	44,422,219	2,361,527	5,083,156
1921	12,525,837	1,179,940	*3,107,473*

*Loss.

For the seven-year average, interest requirements of this issue were earned over 10 times before deduction of Federal taxes and over 7 times after such deduction.

For eight months ended August 31, 1922, there was a loss of $118,914 before depreciation. During this period operations were affected by the coal strike. At present the Company is operating at 100% of capacity and it is expected that September will establish a new record of ingot production.

As shown on the consolidated balance sheet as of December 31, 1921, current assets were $7,586,500 as compared to current liabilities of $1,442,500, a current ratio of 5.2 to 1. Funded debt was only $990,500 and surplus stood at $18,200,000.

It is expected that application will be made to list these Bonds on the New York Stock Exchange

100 and interest, to yield 5½%

When, as and if issued and received by us and subject to approval of counsel. Legal details will be passed upon by Messrs. Hine, Kenaedy, Manchester, Conroy & Ford for the Company, and by Messrs. Stetson, Jennings & Russell for the Bankers. It is expected that temporary Bonds or interim receipts will be ready for delivery on or about October 24, 1922.

Guaranty Company of New York
140 Broadway

FIFTH AVENUE OFFICE
Fifth Avenue and 44th Street

MADISON AVENUE OFFICE
Madison Avenue and 60th Street

We do not guarantee the statements and figures contained herein, but they are taken from sources which we believe to be reliable

THE JOHN NICKERSON JR ORGANIZATION

The Corporation President—

who plans with great care for his company's expansion, frequently underestimates financing difficulties.

Nation-wide distribution of securities, as accomplished by our organization, assures the broad and elastic market essential to sound growth.

John Nickerson, Jr.
61 Broadway, New York — 314 No. B'way, St. Louis

BAINBRIDGE & RYAN
100 Broadway, New York
Phones: Rector 3960-1-2-3

Municipal Bonds

Exempt from all Federal Income Taxes

For many years we have specialized in Municipal Bonds and other tax-exempt securities suitable for the investment of Estates, Trust Funds, Banks, Institutions and Investors to whom tax exemption is either essential or desirable.

We invite consideration of the following carefully selected list of Municipal Bonds yielding from 4% to 5.20%

Amount	Security	Rate %	Maturity	Yield %
$200,000	Town of Rye, N.Y., Union Free S.D. No. 1	4¼	1925-52	4.00
150,000	Cook Co., Ill., Forest Preserve Dist.	4½	1924-34	4.10-4.00
680,000	Chicago Sanitary District	4	1927-33	4.05
190,000	City of Wilmington, Delaware	4½	1949-51	4.10
200,000	City of Portland, Oregon, Gold	4½	1927-51	4.20
50,000	City of Columbus, Ohio, Street Imp.	5½	1926-31	4.20
150,000	City of Akron, Ohio, Street Imp	5	1924-32	4.20
250,000	Renville Co., Minn., Ditch	4½	1928-42	4.40-4.30
30,000	Portsmouth, Va., School	5	1952	4.35
70,000	Tuscarawas Co., Ohio, Road Imp.	5½	1925-27	4.50
440,000	Charleston Co., S. C., Road and Bridge	6	1937	4.60
350,000	City of Alexandria, La., Direct Oblg.	5	1924-52	4.70-4.60
60,000	Polk Co., Tenn., School	5	1927-46	4.70
120,000	Sanilac Co., Mich., Road	6	1924-32	4.75-4.70
120,000	Johnson City, Tenn., Street Imp.	5½	1923-42	5.10-4.90
80,000	Rockingham, N. C.	5¾	1932-42	5.20

Under the present Federal Revenue Law no return of holdings of the above bonds or the income therefrom need be made to the Government, and certificates of ownership are not required in depositing coupons.

Detailed information will be furnished upon request

Stacy & Braun
14 Wall Street, New York

CHICAGO, ST. LOUIS, TOLEDO, ST. PAUL, CINCINNATI, MINNEAPOLIS, BOSTON, DETROIT

Private wire connections

$1,000,000
1060 Park Avenue Apartment Building
NEW YORK CITY
First Mortgage 6% Serial Coupon Bonds
[SAFEGUARDED UNDER THE STRAUS PLAN]

4% Federal Income Tax Paid by Borrower

SERIAL MATURITIES, 2 TO 10 YEARS

THE bonds constitute a direct, closed first mortgage on the land, 100 x 107 feet, on the northwest corner of Park Avenue and 87th Street, and fourteen story steel frame, fire-proof apartment house, to be erected at once on this site. Completion of the building, free and clear of all prior liens, is unconditionally guaranteed to the bondholders by S. W. Straus & Co.

The earning power of the property—always a vital feature in real estate and one too frequently overlooked—is ample to assure prompt payment not only of interest, but of principal also, in cash on the days due. The net annual earnings are conservatively estimated at $139,615. The completed building and land are conservatively appraised at $1,405,000.

The property is owned and will be operated by strong and well-known real estate interests who planned this building after careful study of the real estate and rental situation. The success of the property is assured by its excellent location and strong rental demand in this neighborhood for apartments of this type.

The bonds are protected by all the customary safeguards of the Straus Plan and are offered with our full recommendation. Denominations: $1000, $500 and $100.

PRICE: Par and accrued interest to net 6%

Call or write for literature describing this issue. Ask for
Booklet A-669

S. W. STRAUS & CO.
ESTABLISHED 1882 — OFFICES IN TWENTY PRINCIPAL CITIES — INCORPORATED

STRAUS BUILDING—565 *Fifth Avenue—at 46th Street*
Telephone—Vanderbilt 8500

FORTY YEARS WITHOUT LOSS TO ANY INVESTOR

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Slow *but* Sure

Home Title 5½% Guaranteed First Mortgages on improved real estate do not offer an abnormally high yield *but* they do offer a safe and sound investment with a guaranteed income of 5½%.

For full details send for descriptive booklet T. 123

HOME TITLE INSURANCE COMPANY
Capital and Surplus Over $1,500,000
51 Willoughby Street, Brooklyn
Bank of Manhattan Building, Jamaica

Merrill, Lynch & Co. — October Investment Suggestions
120 Broadway, N. Y.
Members New York Stock Exchange

Mexican Government & Railway Bonds
Sartorius, Smith & Loewi
Members New York Stock Exchange
20 Broad St. — Phone Rector 9285

Odd Lots
Write Dept. I
CHISHOLM & CHAPMAN
Members New York Stock Exchange
52 Broadway, New York City.

American Power & Lt. 6s, 2016
Lehigh Power Securities 6s, 1927
HARVEY FISK & SONS
34 Pine St., N. Y. C. Tel. John 5070

7% First Mortgage Real Estate Bonds
Send for booklet R. H. T.
American Bond & Mortgage Co.
562 Fifth Ave. New York

APPRAISERS LISTING LAWSON TREASURES

Dreamwold, Which Cost $3,250,000, Is Expected to Bring $500,000 at Sale.

LIABILITIES ARE $225,000

Whether He Will Use Proceeds to Enter the Stock Market Again Is Not Announced.

SCITUATE, Mass., Oct. 2.—The treasures of Dreamwold, the once showy shore estate of Thomas W. Lawson, which he has turned over to trustees for sale to satisfy his creditors, were being tagged today by appraisers. The proceeding, preliminary to disposition under the auctioneer's hammer on Oct. 12 and 13, marked the latest chapter in the spectacular career of the man who made his millions in the stock market. Dreamwold, built on speculative profits, is being sold partly because of his speculative losses. Whether he will use the proceeds to start stock market operations over again, as he has done successfully several times before, is not announced.

Mr. Lawson, it became known today, suffered not only in the crash of stock market values in the post-war period of collapse but lost heavily also on the more recent failure of the Boston Exchange house of Haskell & Co., which succeeded indirectly the firm of Lawson, Arnold & Co., founded by the author of "Frenzied Finance." Among other claims against the former financier is one by the receiver of the Haskell Company for recovery of several mystery accounts, in which Mr. Lawson is alleged to have been the silent partner.

From the main building, Dreamwold Hall, and its treasures of paintings, books, rugs, furniture and bric-a-brac; from the lesser buildings, the extensive farm machinery and the prized lot of police dogs, the trustees expect to realize upward of $500,000 in all. It is said that Mr. Lawson spent $3,250,000 on these things. His present indebtedness is placed at about $225,000, aside from such sums as the courts may hold him liable for in the Haskell failure.

Dreamwold may be preserved as an estate, stripped of its furnishings, or may be cut up again into several estates. William A. Burton, one of the trustees, who has for many years been manager for Mr. Lawson, said the sale of furnishings would begin Oct. 12, but that there were in prospect possibilities that the estate would be taken over by a large denominational school or by a wealthy man for a summer place.

Mr. Burton said that, as much as the pressure of his debts, the fact that Mr. Lawson was left alone, surrounded only by servants, in the great house and estate caused him to decide to dispose of it.

Dreamwold was built originally in 1900. It was understood, to satisfy a wish of Mrs. Lawson. After her death, and with the marriage of all of their children, Mr. Lawson found the great place lonely. His hobbies of other days, the growing of pinks, the breeding of bulldogs and the raising of blooded cattle, had given way to few continuing interests, except for occasional stock market activities, and only in the lot of police dogs do the present assets of the place contain anything to recall the succeeding hobbies of its owner.

Mr. Lawson is living temporarily at Southwest Harbor, Me.

Refined Sugar Advanced.

The American Sugar Refining Company and the National Sugar Refining Company, yesterday advanced the price of refined sugar from 6.25 cents a pound to 6.40 cents, while the Warner Sugar Company advanced its price from 6.25 to 6.35 cents. In sugar trade circles the advance is attributed to the higher tariff and the advancing market for the raw product. Before the increase of 10½ points in the tariff on Sept. 22, raw sugar was quoted at 5 cents a pound, cost and freight, in this market. Yesterday the raw product was quoted at 3.19 in this market, which advance, with the higher tariff, increases the cost to the refiner approximately 36 points.

Established 1865

During the Convention
of the
AMERICAN BANKERS' ASSOCIATION

Delegates and their guests are cordially invited to make use of the facilities afforded by our quarters in the

HOTEL COMMODORE

which have been opened for the duration of the Convention especially for their convenience.

They are also invited to visit our New York Office, 43 Exchange Place, when in the Financial District and to make use of the facilities of our organization.

Telephones:
New York Office—Hanover 7120
Hotel Commodore—Vanderbilt 6000

Hambleton & Co.
43 Exchange Place, New York
Philadelphia BALTIMORE Washington

CANADA—

The Canadian Bond Corporation specializes in Government, Provincial and Municipal Bonds of the Dominion of Canada and its Provinces and in other high-grade issues.

Canadian Bond Corporation of New York
100 Broadway Phone 4863 Rector

Central Indiana Railway
First Mortgage 4% May 1, 1953
Guaranteed, principal and interest by Cleveland, Cincinnati, Chicago & St. Louis Ry. (New York Central System)
Price to net about 5.40%
E. R. DIGGS & CO.
Incorporated
Investment Securities
111 Broadway Phone Rector 0345 New York

Ohio Bonds
Exempt from Federal Income Tax including Surtax
Eligible to secure Postal Savings Bank Deposits

$102,000
City of Toledo
Park & Boulevard 5's
Due $27,000 Nov. 1, 1924; $21,000 Nov. 1, 1925; $27,000 Nov. 1, 1926; $27,000 Nov. 1, 1927.
Legal Investment for Savings Banks in New York, New Jersey and all New England States
At Prices to Yield 4.20%

$83,000
Mercer County
Road Improvement 5½'s
Due $9,000 Sept. 15, 1923; $9,000 Sept. 15, 1924; $10,000 Sept. 15, 1925-27; $9,000 Sept. 15, 1928; $8,000 Sept. 15, 1929-30; $10,000 Sept. 15, 1931.
At Prices to Yield 4.50%

$25,100
Huron County
Road Improvement 5's
Due $10,300 Oct. 1, 1929; $14,800 Oct. 1, 1930.
At Prices to Yield 4.50%

$136,000
Trumbull County
Road Improvement 5½'s
Due $17,000 each October 1, 1924-31 inclusive
At Prices to Yield
1924-1926 maturities 4.40%
1927-1931 " 4.50%

Sidney Spitzer & Company
111 Broadway, New York
Telephone Rector 3052-3053
Toledo Cincinnati Columbus St. Louis Chicago

HUTH & CO.
30 PINE STREET NEW YORK
TELEPHONE JOHn 4320
Foreign Bonds and Investment Securities
Inquiries relative to Specific Issues of Foreign Government and Municipal Bonds are invited and weekly price list will be mailed upon request
Commercial Credits
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FREDS HUTH & CO. LONDON
and other parts of the world

WE TAKE PLEASURE IN ANNOUNCING THAT
MR. J. W. CARROLL
and
MR. J. MORRIS COERR
HAVE BEEN MADE OFFICERS OF THIS CORPORATION, IN CHARGE OF OUR UPTOWN OFFICE IN THE HARRIMAN NATIONAL BANK BUILDING AT 527 FIFTH AVENUE.
J. B. Walker & Co., Inc.
120 Broadway New York

New Issue
$6,132,000
The Ohio Power Company
First and Refunding Mortgage 5% Gold Bonds
SERIES B
Dated July 1, 1922 Due July 1, 1952

Coupon bonds of $1,000, $500 and $100 with provision for registration of principal. Coupon bonds of $1,000, exchangeable for fully registered bonds. Principal and interest payable in New York City. Interest payable January 1 and July 1. Outstanding: Series A 7% Bonds $10,000,000; Series B 5% Bonds including this issue, $6,132,500. Redeemable as a whole or in part on any interest date on four weeks' notice at 105 and interest, on or before July 1, 1927; at 104 and interest in the next five years; at 103 and interest in the next five years; at 102 and interest in the next five years; at 101 and interest in the next five years, and at 100½ and interest thereafter prior to maturity.

The Company agrees to pay interest without deduction for the Federal Normal Income Tax up to 2%
The Pennsylvania Four-Mill Tax Refunded

CENTRAL UNION TRUST COMPANY OF NEW YORK, TRUSTEE

The following information is summarized from a letter to us from Mr. R. E. Breed, President of The Ohio Power Company and of the American Gas and Electric Company:

The Ohio Power Company owns and operates large electric power and light generating and distributing systems in important manufacturing and mining sections of Ohio. Its transmission and distributing lines, amounting to over 1,345 miles, serve communities having a total population of approximately 375,000 and including 75 cities and towns, among which are Canton, Newark, Bucyrus, Steubenville, East Liverpool and the Wheeling district west of the Ohio River.

The main power station, located at Windsor near Wheeling, West Virginia, is one of the largest steam generating plants in the United States and has its own coal mine immediately adjacent.

The First and Refunding Bonds are secured by a direct mortgage lien on the entire property of the Company conservatively appraised at over $30,000,000. The mortgage is a first lien on a substantial part of this property and on the balance is subject to only $2,540,000 prior bonds outstanding under closed mortgages, which must be paid at maturity and not extended.

Gross and net revenues after taxes, maintenance and depreciation charges have been as follows for the three years ended August 31:

	1922	1921	1920
Gross Revenues	$8,048,270	$8,154,096	$6,818,089
Net Revenues	3,247,395	2,939,614	2,226,938

Annual interest charges on funded debt, including the Series B Bonds now being issued, amount to only $1,133,625. Net revenues for the year ended August 31, 1922, available for bond interest are in excess of 2¾ times this amount.

The American Gas and Electric Company, which is closely identified with General Electric Company interests, owns the entire common stock of The Ohio Power Company.

We offer these bonds for delivery when, as and if issued and received by us, subject to the approval of our counsel. It is expected that Dillon, Read & Co. interim receipts or temporary bonds of the Company will be ready for delivery on or about October 10, 1922

Price 93½ and Accrued Interest. To Net About 5.45%

Further information is contained in our circular which may be had on request

Dillon, Read & Co.
Lee, Higginson & Co. Continental and Commercial Trust & Savings Bank

The information contained in this advertisement has been obtained from sources which we consider reliable. While not guaranteed, it is accepted by us as accurate.

Welcome
to
New York!
The Home of the World's Largest Surety Company!

IT is a great pleasure to the officers of this Company to welcome its many banking friends and patrons attending the convention to be held in this city October 2 to October 6.

For Thirty-two Years
we have been associated with the Bankers of this Country. We have enjoyed a large patronage at their hands which we have tried to merit by rendering good service and we intend to continue to be worthy of their support.

The Busiest BONDING OFFICE in the World
is located on the 10th floor of
115 Broadway - New York City
We Shall Welcome a Personal Call!

National Surety Company

WANTS TOURIST FARES UP.

Berlin Paper for Double Rail Charges to Foreigners.

BERLIN, Oct 2 (Associated Press).—Foreigners traveling in Germany would be required to pay higher railroad fares than Germans or Austrians, because of the greater value of foreign currency, under a proposal advanced today by the Vossiche Zeitung.

The newspaper says that such a plan has already been discussed in Bavaria, and would be operated similar to the plan of differentiation now effective in the State-owned theatres.

The Vossiche Zeitung directs attention to the fact that until recently the rate of exchange on the American dollar enabled foreigners to travel second class from Berlin to Munich for 25 cents. The rate now is only about half a dollar. It advocates the inauguration of a double tariff on intra-state express trains, to evade a peace treaty stipulation which applies only to transcontinental service.

In some quarters it is said that foreigners recently have been buying several tickets each in order to make their journey more comfortable by having several individual seats. It is stated that this practice will be prohibited, unless travelers charter whole compartments.

SHIP BUILDING EARNINGS.

American Reports Balance of $7.41 a Share for Common Stock.

The American Ship Building Company for the year ended June 30, 1922, reports total income of $1,585,182 before taxes and charges. After these deductions there was a balance available for the capital stock, which after payment of preferred dividend, left $7.21 a share for the $14,714,400 common stock outstanding. In the previous year the balance available for the common stock was equal to 32 cents a share on the $7,900,000 stock then outstanding.

The consolidated income account for the year compared with the previous year follows:

	1922.	1921.
Earnings	$1,360,758	$2,391,127
Expenses and ord. taxes	832,416	1,359,698
Depreciation, etc.	466,258	500,665
Balance	$71,084	$530,764
Other income	1,514,098	966,852
Total income	$1,585,182	$1,497,616
Federal taxes, etc.	94,736	331,436
Invest adj.	....	588,351
Balance	$1,490,446	$577,829
Preferred dividends	428,498	553,000
Common dividends	†747,000	1,216,000
Surplus	$320,948	*$1,191,171
Profit and loss surplus	7,221,388	11,363,320

*Deficit. †Does not include 20 per cent. extra dividend payable April 24, 1922 and 10 per cent. extra payable June 30, 1922, which are charged against profit and loss surplus.

Alfonso Supports Loan to Portugal.

LISBON, Oct. 2.—The newspapers published telegrams today from Spain stating that the King of Spain was directly interested in the question of a Spanish loan to Portugal. His Majesty is consulting prominent financiers on the question, the dispatches say. The loan, which is reported to be for a billion pesetas, will be easily raised when supported by the King, the dispatches also state.

Asks Exchange to Restore Tickers.

W. H. McKenna, from whose offices the Consolidated Stock Exchange authorities ordered the ticker service removed on Saturday, said yesterday that his attorneys were taking the matter up with the Exchange officials in the hope of having the service restored. Mr. McKenna added that he did not know why the service had been discontinued.

Takes Over German Factory.

The Computing-Tabulating-Recording Company has taken over a factory in Germany for the manufacture of its products for European consumption. The demand for tabulating and time-recording machines has been improving in France as a result of improving business, according to officials of the company.

Discount Corporation Statement.

The Discount Corporation of New York yesterday issued its statement of condition Sept. 30, showing total assets of $92,321,167 and surplus and undivided profits of $2,248,250. Acceptances discounted and United States Treasury certificates held by the corporation amounted to $75,068,000. United States Treasury and Victory notes at par $14,050,350, and cash and due from banks $1,623,261. Loans payable and deposits of the corporation as of Sept. 30 amounted to $20,751,023.

FINANCIAL NOTES.

Chauncey, Hayes & Lord, investment dealers, announce the removal of their offices to new and larger quarters on the tenth floor of 25 Broad Street.

Barstow & Co. announce that Don L. Moore, for the last six years connected with the securities department of the National Bank of Commerce, has been admitted to general partnership.

James A. Maguire, formerly with the Guaranty Trust Company of New York, is now associated with Bancker & Co.

Ladd & Wood have prepared a special circular on Interborough Rapid Transit Company ten-year secured convertible 7 per cent. notes.

Pynchon & Co. announce the opening of direct private telephone connections to Philadelphia and Baltimore.

SAFETY OF PRINCIPAL IS OUR FIRST CONSIDERATION

Exempt from all Federal Income Taxes

Municipal Bonds *for* Safe Investment

THE American community can and does pay its obligations. Backed by productive farms, and fostered by trade and industry, it has earned this well-known reputation through its thousands of energetic taxpaying citizens. Municipal Bonds, secured by taxes paid by the entire community, are in the first rank of safe investments. We recommend the following:

Security	Due	Yield
Chicago Sanitary Dist., Improvement 4's	1927-32	4.05%
Waterbury, Conn. Reg. 4's	1927-28	4.15
Milwaukee Co., Wis. 5's	1933-42	4.20
Kansas City, Mo. School Dist. 5's	1941	4.20
Piqua, Ohio School Dist. 5's	1929-46	4.40 / 4.35
Oklahoma City, Okla. 5's	1934-41	4.40
Vega Alta, Porto Rico 5's (Guaranteed by Porto Rico)	1926-45	4.65 / 4.60

Ask for Descriptive Circulars

Ames, Emerich & Co.

111 Broadway, New York

Telephone Rector 2402

Chicago Milwaukee

To the Visiting Bankers

WELCOME

Porter, Robjent & Co.

Investment Bonds

111 Broadway New York

Telephone Rector 2363

200 Devonshire Street, Boston

We take pleasure in announcing that

Mr. Hugh D. Marshall

has this day become associated with our firm

George H. Burr & Co.

Equitable Building

New York

October 3, 1922

First Safety— Then Liberal Income

You Get Both in Miller First Mortgage Bonds

Every issue of Miller Bonds is secured by these fundamental safeguards:

1. A closed first mortgage on a single piece of income-producing property.
2. Serial maturities, whereby a definite part of the bond issue is paid off each year, while the mortgage security remains undiminished.
3. Monthly payments by the borrower secured by a first claim on earnings of the property, each payment being one-twelfth of the total amount of principal and interest due in a current year. Thus, we always have funds on hand in advance to pay principal and interest.

These safeguards, rigidly applied, have established the unbroken safety record of Miller Bonds, which are owned by investors in every State. These bonds secured by income-earning property in leading Southern cities pay 7% or 7½% interest. They offer the liberal return of a carefully selected Southern investment, and are available in denominations of $100, $500 and $1,000.

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NEW YORK AMSTERDAM

Bulletin No. 6

The Commonwealth Light & Power Company

Situations Controlled

No. 2. MICHIGAN UNITED LIGHT & POWER CO.

Property Value $1,721,109

As Established by Sanderson & Porter and Company figures

Miles High Line 53 Earnings (1921) $185,716 K.W.H. 7,000,000

DEMAND in the 8 growing communities served by Michigan United Light & Power Company and opportunity for profitable line extensions into new territory, necessitated the construction last Spring of an entirely modern Central Station at Ludington costing approximately $400,000. The plant, now practically completed, is rated as among the most efficient and economically operated stations of its type in the Middle West. Immediate extensions of service and increased earnings will result. Descriptive circular on request.

"As long as Communities live and thrive so long will Public Utilities be a necessity"

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Hibernia Securities Company, Inc.

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Telephone John 2308

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The South's Answer

A virile spirit of progress is astir in the South, aroused and sustained by the rapid development of great natural resources. The South replies in positive terms, without reservation or apologies, to the question about its achievements. In this twenty-year record the figures tell a striking story of industrial gains:

	1920	1900
M'f'g Products	$9,800,000,000	$1,564,180,000
Petroleum, bbls.	254,230,000	17,102,000
Pig iron, tons	4,401,000	2,642,700
Phosphate, tons	4,048,000	1,489,000

The conversion of raw material into marketable goods has caused a sturdy growth of cities where industry thrives. Safe and profitable investment is provided in bonds issued to build new schools, new streets and roads, office buildings, apartment houses and hotels. We specialize in issues of these classes:

Southern Municipal Bonds, exempt from Federal Income Tax,

Yield: 4.40% to 6%

First Mortgage Real Estate Bonds, secured by income-earning buildings,

Yield: 7%

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Telephone John 5128

Nashville Chicago Detroit St. Louis
Cincinnati New Orleans Knoxville Chattanooga
Birmingham.

$2,500,000

Spiegel, May, Stern Company

Ten Year Sinking Fund 6½% Debenture Gold Bonds

Dated September 30, 1922 *Due October 1 1932*

Interest payable April 1 and October 1, at the offices of A. G. Becker & Co., Chicago and New York, without deduction for normal Federal Income Tax not exceeding 2%. Coupon bonds in denomination of $1,000, $500 and $100 with privilege of registration as to principal only. Redeemable as a whole or in part at the option of the Company on thirty days' notice, at 105 and interest on or before October 1, 1927, less ½ of 1% for each six months elapsed thereafter. The Merchants Loan and Trust Company, Chicago, Trustee.

The following information is summarized by Mr. M. J. Spiegel, President of the Company, from his letter to us:

History and Business: Spiegel, May, Stern Company has been incorporated under the laws of Illinois as successor to the business formerly conducted under the names of Spiegel, May, Stern Company, Spiegel's House Furnishing Company and Martha Lane Adams Company. All the assets of Spiegel, May, Stern Company and Spiegel's House Furnishing Company and all the capital stock of Martha Lane Adams Company have been acquired, thus completing the unification of these companies and bringing full ownership and control into the hands of the interests that have had active management of all three properties throughout their history.

The business, founded in 1882, is devoted to the sale of household goods, usually on credit. The company does a nation wide business by mail, and in addition operates five successful retail furniture stores in various sections of Chicago. Through the Martha Lane Adams Company, a rapidly expanding mail order business in women's wearing apparel also is done.

The business has been largely built up out of earnings, there having been put back into the property and carried to surplus since January 1st, 1916, out of earnings alone, approximately $2,000,000.

Purpose of Issue: The proceeds of this bond issue will be used to retire indebtedness created for the acquisition of certain minority interests in the business and for additional working capital.

Earnings: Consolidated net earnings available for interest charges and federal taxes for the six years ended December 31, 1921, have averaged over four times the maximum annual interest requirements of $162,500 on this $2,500,000 issue.

Assets: The consolidated balance sheet of the companies as of June 30, 1922, prepared from the audited statement of Price, Waterhouse & Company, but after giving effect to this financing, shows net tangible assets, after deducting current liabilities and reserves of $5,746,765, or equal to $2,299 for each $1,000 bond, and net current assets of $4,181,488, or equal to $1,672 for each $1,000 bond. This is exclusive of the Company's very valuable good will, trade names, trade marks, mailing lists, etc. The excellent financial condition of the Company is indicated by the large amount of current assets shown in proportion to current liabilities, the ratio being over nine to one.

Provisions of Issue: These bonds, in the opinion of counsel, will be direct obligations of Spiegel, May, Stern Company, and will be issued under a trust indenture which will provide among other things substantially as follows:

So long as any of the bonds are outstanding, neither the company nor any subsidiary will mortgage any of its real or personal property, except purchase money mortgages (for not to exceed 60% of the fair value of the property purchased).

The company will at all times maintain current assets in an amount at least equal to 1¼ times the amount of its indebtedness, including all of these bonds at any time outstanding. Current assets shall at all times be equal to at least 1¾ times the total amount of current liabilities.

Sinking Fund: The indenture provides for a sinking fund sufficient to redeem $150,000 bonds semi-annually on April 1 and October 1 of each year on and after October 1, 1925; said sinking fund to be used for purchasing bonds at not to exceed the redemption price, or if not so purchasable, in calling bonds by lot.

Management: The affairs of the company will be managed by the same men as heretofore in charge of the business, all of whom have been associated with the companies for many years.

Bonds are offered for delivery when, as and if issued and received by us. Pending delivery of Definitive Bonds, it is expected that Temporary Bonds of the Company will be ready for delivery on or about October 17, 1922. All legal matters in connection with this issue will be approved by Arthur B. Schaffner, Esq., as Counsel for the Bankers, and Messrs. Mayer, Meyer, Austrian & Platt, as Counsel for the Company, and this offering is subject to their approval.

Price 96½ and Interest, Yielding About 7%

A. G. Becker & Co.

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The statements contained herein, while not guaranteed, are obtained from sources which we believe to be reliable.

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On this page are mentioned, very briefly, some of the more important features of *Equitable Service*. They are conveniently available at each of our three New York City offices whose addresses are given below.

An officer will be glad to explain our service in detail, or a copy of "*Equitable Service*" will be sent upon request.

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TO THE DELEGATES attending the Convention of the American Bankers' Association, the Trustees and Officers of The Equitable extend a cordial welcome and an invitation to make use of the facilities of this company in any way possible during their stay.

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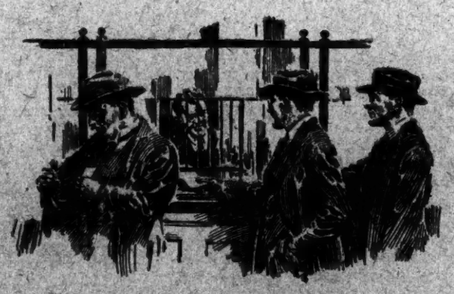


Banking Service

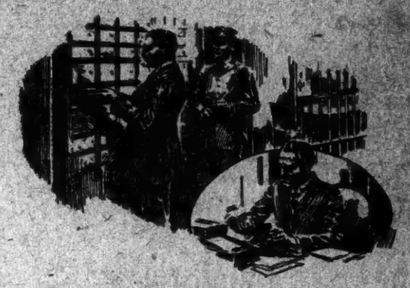
WE OFFER every facility of a commercial national bank. Interest is paid on daily checking balances; and certificates of deposit, bearing higher interest rates, are issued for surplus funds.

Business Counsel

OUR OFFICERS are essentially business men who will give you the benefit of their practical knowledge gained from contact with manufacturing and commercial enterprises of many kinds.

Credit and Research Service

WE WILL endeavor to obtain information regarding the financial status of firms or individuals, and to supply you with information on business conditions or matters of business organization.



Safe Deposit Service

THE EQUITABLE Safe Deposit Company provides, in each of our New York Offices, safe deposit boxes and vaults in which you may keep securities, insurance policies, deeds, will and other valuables.

Foreign Service

WE OFFER every international banking facility. Our offices in London, Paris and Mexico City are complete banking units and our foreign correspondents, numbering over 10,000, cover the world.

Safe Keeping Service

WE CAN relieve you of the care of your investments, holding your securities, collecting income and preparing ownership certificates. We act, in effect, as financial secretary and investment custodian.

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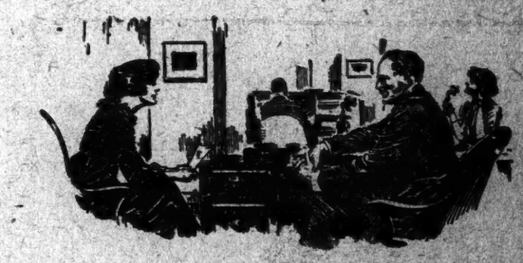
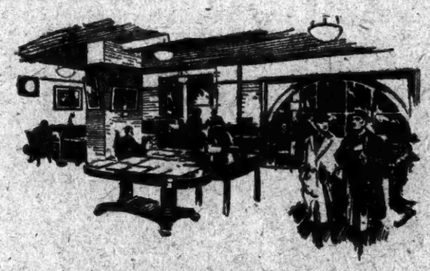
OUR PARIS OFFICE maintains a Foreign Travel Service Bureau to relieve our clients of many troublesome travel details. The E. T. C. Dollar Letter of Credit is known and honored throughout the world.



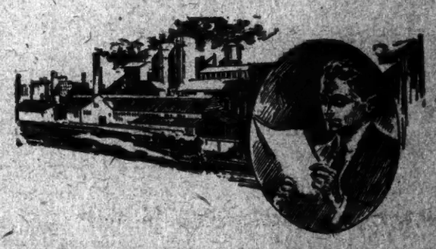
Individual Trust Service

WE ACT as executor, trustee or administrator, combining the personal interest of an individual with the special knowledge, financial responsibility and perpetual existence of a trust company.



Investment Service

OUR Bond Department will help you to invest safely and profitably, and to suit your investments to your individual business or personal requirements. You may consult our specialists without charge.



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WE ACT as trustee under mortgages and deeds of trust, securing bond issues; as depositary under protective agreements or reorganization plans; as assignee or receiver and as fiscal agent.

Income Tax Service

WE WILL assist you in the preparation of your income tax returns and will furnish you with available information regarding Federal, State and Municipal taxes upon request.

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PRIVATE wires to New York are maintained in Philadelphia, Baltimore, Cleveland, Chicago and San Francisco, making *Equitable Service* directly available to banks and bond houses in those districts.

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50 Mathieson Alkali Pfd.
50 Chestnut & Smith Pfd.
100 Clinchfield Coal Com.
100 Ward Baking Preferred
100 United Hotels Pfd.
50 Shults Bread Co.
50 Amer. Lt. & Tract. Com.

WE WILL SELL

100 Printz Biederman Com.
5M Lucey Manufacturing 8s.
50 Gen'l Gas & Elec. Cum. Pfd
100 St. Louis Coke & Ch. Com.
100 Clinchfield Coal Com.
50 Republic Ry. & Lt. Pfd.
100 Dwight P. Robinson 1st Pf.
50 Progress National Bank

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100 Willys Corp. 1st Pfd.

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MARKET FOR WHEAT STRONG, BUT LOWER

Firmer Conditions Ahead Seen in Rail Tie-Up and Near-East Possibilities.

Special to The New York Times.

CHICAGO, Oct. 2.—While the wheat market acted in accord with the news, and ranged lower, closing with a net loss of 1⅛@1¼c, there was little disposition on the part of the local trader to take the bear side, despite the more favorable developments in the Near East situation. In many quarters there is a belief that the short side had better be avoided on the breaks, and the market received good support on the extreme declines, while on the bulges profit-taking was in evidence.

For the time being the greater part of the fluctuations are expected to be made over night, as was the case today, when values had a range of only ⅞@1c, although off at the inside figures at the opening 2½c. from Saturday's finish.

Western railroads have tightened up materially on the regulations regarding the loading of Western cars for the movement of grain to the East. Some easing in the car situation is noticeable in spots in the West, and it is said that every station along the Illinois Central between Champaign and Kankakee, Ill., received two box cars today for the loading of grain, and that some new stations are receiving an increased number.

Unloading of grain at New York is reported as very slow, congestion prevailing there, as at Buffalo. One of the effects of the transportation tie-up in the East has been to force exporters to try and buy in the West on an all-rail basis, and the Gulf and the Atlantic Coast were after corn in Central Illinois again today.

Export demand for wheat, on the whole, was slow, although it is estimated that New York exporters gave up over 1,000,000 bushels of futures in exchange for the cash grain in all positions, the bulk of it presumably Manitobas. Winnipeg led the decline and closed 1⅞@2¼c lower.

A decrease of 40,000,000 bushels in the estimated corn crop was shown by an average of the E. W. Snow and H. S. Goodman reports given to the trade today, the agregate yield being around 2,782,000,000 bushels, compared with 2,822,000,000 a month ago. Government September report made the yield 2,875,000,000 bushels, while last year's harvest was 3,081,000,000 bushels. It is estimated that, on the basis of a carry-over of 150,000,000 bushels, there is a total available supply for the 1922-23 season of about 2,932,000,000 bushels, or 350,000,000 less than the actual disappearance during the year now drawing to a close. Corn was off about ½ cent in the early trading, but there was persistent commission house buying and the finish was ¼ to ⅝ cent higher for the day. It was said in some quarters that part of the buying of corn today was for New York shorts, who were covering and going long.

Oats were unsettled with December up about ½ cent, while May was ⅛ cent lower.

Primary arrivals of wheat today were 3,252,000 bushels; week ago, 3,206,000; last year 2,646,000. Shipments were 991,000 bushels; week ago, 1,120,000; last year, 1,057,000.

Corn receipts were 1,882,000 bushels; week ago, 1,633,000; last year, 1,224,000, and shipments, 630,000 bushels; week ago, 942,000; last year, 832,000.

Today's Chicago prices for the principal commodities were as follows:

WHEAT.

	High.	Low.	*Close.	Prev. Last Close.	Year.
Oct.			$1.05⅜		
Dec.	$1.04⅞	$1.04	1.04⅛	$1.06⅜	$1.18¼
May	1.08	1.07	1.07⅞	1.09⅝	1.23¼

CORN.

	High.	Low.	*Close.	Prev. Last Close.	Year.
Dec.	.60¼	.58⅜	.59⅝	.59¼	.49⅜
May	.62¼	.61⅝	.62	.61⅞	.55⅞

OATS.

	High.	Low.	*Close.	Prev. Last Close.	Year.
Dec.	.37⅝	.36⅞	.37⅛	.37¼	.36⅛
May	.39	.38¼-⅜	.38⅝	.38⅝	.40½

RYE.

	High.	Low.	*Close.	Prev. Last Close.	Year.
Oct.			.66⅞		
Dec.	.69⅜	.69¼	.69½	.69½	.97½
May	.73¼	.73	.73¼	.73⅝	1.03

PROVISIONS.

	High.	Low.	*Close.	Prev. Last Close.	Year.
Oct.	11.22	11.17	11.17	..	10.05

FOREIGN SECURITIES.

	Rate.	Due.	Bid.	Asked.
Argentine (rects)..4		1952	62¼	64¼
Argent. (unlisted)..5		Sep.,	1945	75	76
Belgium (restor'n).		Sep.,	1919	61½	64¼
Belgium Premium..			1920	67	71
Brazil 4½			1883	46	48
Brazil 4			1889	39½	41¼
Brazil 5			1895	49	51
Brit. Victory.....		Sep.,	1919	75	78
British Fund.....4		Mar.,	1960	72	75
Brit. Nat. W. B..5½		Oct.,	1927	90½	93½
Brit. Nat. W. B..5			1929	86½	89½
Brit. Nat. W. B..5			1920-47	85½	88½
Brit Exchequer 5½			1925	89½	92½
Canada 5			1937	99⅜	100⅛
Canada 5½		Nov.,	1923	102⅜	103¼
Chile 1st 5			1911	64	67
City of Pelotas..5			1911	53	60
Colombia 6			1913	60	64
Costa Rica.....5			1911	59	63
Cuba 6			1929	83	85
French Gov., Vic..		Jan.,	1921	57½	59½
French Loan, '20..6				67	69
French Loan, '17..4		Jan.,	1943	46	48
French L. May,'20.6				66½	68½
Italy Loan 5				34½	35¼
Midl R. R.....			1956	66	68
Paris-Orleans R.R.6			1956	66	68
*Russ. external 6½		Dec.,	1919	12	13¼
Do (Nat. City Bank ctfs)				12	13¼
*Russ. ruble bond.5½		Feb.,	1926	½	3
*Russ. external 5½		Dec.,	1931	12	13
Do (Nat City Bank ctfs)				11¾	12¾
Russ. Rentes of 1914				2¼	5½
Sweden 6		June,	1939	103	103⅝
Switzerland 5½		Aug.,	1929	104¼	104⅝
Uruguay 5			1919	71¼	74½

*Dollar bonds issued in this country.

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SUGAR STOCKS.

	Yester-day. Bid.	Asked.	Satur-day. Bid.
Caracas Sugar	15½	17	15¾
Central Aguirre	75	77	75
Fajardo	74	76	74
Federal Sugar.....	106	110	106
Great Western	259	262	259
Great Western pf.....	107	108	107
Godchaux	15	18	15
Godchaux pf.....	70	82	78
Holly	19	22	19
Holly pf.	56	62	56
National	130	142	135
Santa Cecilia pf.....	11	14	11
Savannah	48	51	45
Savannah pf.	90	95	80
West Indies pf.	55	60	53

Beech Cr'k Coal & Coke 5s 1944
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GUANO SUIT UP IN LONDON.

Arbitral Commission Starts Hearing on American-Peruvian Dispute.

LONDON, Oct. 2.—The hearing of a long-standing dispute over guano deposits between Peru and the United States began in the law courts here today before an arbitral commission constituted under a protocol signed in Lima in May, 1921.

Viscount Robert B. Finlay, former High Chancellor of England, presided.

The dispute originated in the middle of the last century, and involved a claim against Peru by John Celestin Landreau, a naturalized American, who claimed the right to collect rewards granted by Peru for the discovery of certain guano deposits in 1859 and 1875. The case has been in process of litigation for several years.

The hearing is expected to last many days. The case for the United States is being presented by Barton Smith, Commissioner for the United States Government, and Frederick D. McKenney of Washington. Peru is represented by Señor Carlos, the Peruvian Commissioner.

MAIL ORDER SALES.

Sears Roebuck and Montgomery Ward Reports for September.

Sears, Roebuck & Co. for September reports gross sales of $14,375,425, against $14,800,347 in the same month last year. For the nine months of the year sales aggregated $121,279,805, against $127,369,351 in 1921.

Montgomery Ward & Co. report gross sales of $7,088,684 in September, against $6,363,455 in 1921. For the nine months ended Sept. 30 sales approximated $59,552,000, against $53,346,423 last year.

RAILROAD EARNINGS.

Chesapeake & Ohio—

	1922	1921	1920
Aug. gross..	$5,982,593	$7,096,883	$7,615,756
Def. aft. tax	803,113	1,319,326	*1,454,365
Net op. inc..	809,860	1,303,078	*2,182,919
8 mo. gross	56,030,225	56,980,674	53,761,377
Bal. af. tax	11,789,382	9,153,968	2,240,819
Net op. inc.	12,139,106	7,878,964	3,927,398

*Deficit.

Chicago & Alton—

	1922	1921	1920
Aug. gross..	$1,891,713	$3,091,248	$2,818,421
Def. aft. tax	196,204	†710,275	477,732
Net op. def.	257,025	650,588	851,268
8 mos. gross	17,885,498	20,189,008	18,588,141
Bal. aft. tax	1,824,869	1,727,840	27,070
Net op. inc.	$36,570	600,477	*668,454

*Deficit. †Income.

Hocking Valley—

	1922	1921	1920
Aug. gross..	$1,071,434	$1,435,031	$1,620,919
Bal. aft. tax	41,924	386,749	49,170
Net op. inc	51,825	289,994	83,947
8 mos. gross	8,316,023	9,171,558	9,602,500
Bal. aft. tax	1,630,857	90,933	*147,586
Net op. inc.	1,707,072	17,019	*683,558

*Deficit.

Texas & Pacific—

	1922	1921	1920
Aug. gross..	$2,617,790	$3,059,130	$3,426,553
Bal. aft. tax	520,060	839,225	*1,137,207
Net op. inc.	471,163	754,497	*1,225,736
8 mos. gross	19,302,583	25,601,737	25,110,935
Bal. aft. tax	2,586,346	3,005,661	435,460
Net op. inc.	2,039,480	2,188,395	*755,878

*Deficit.

Western Pacific—

	1922	1921	1920
Aug. gross..	$1,124,213	$1,236,034	$1,688,915
Bal. aft. tax	118,498	283,857	149,300
Net op. inc.	111,696	272,335	147,141
8 mos. gross	7,317,284	7,811,654	9,811,181
Bal. aft. tax	867,878	1,359,062	1,777,018
Net op. inc.	568,734	699,196	2,003,483

PUBLIC UTILITIES.

American Railway Express—

	1922	1921	Dec.
June op rev.	$12,929,459	$16,408,190	$3,473,731
Bal. aft. ex.	1,695,216	2,128,611	433,401
Oper. inc..	81,524	181,634	100,070
6 mo.op. rev.	77,896,174	103,099,444	25,201,276
Bal. aft. ex.	1,695,100	2,128,611	433,401
Op. inc.	545,817	1,035,809	489,792

Commonwealth Power, Railway & Light Co.—

	1922	1921	Inc.
Aug. gross..	$2,492,687	$2,372,209	$120,478
Net aft. tax.	353,722	723,249	10,473
Bal. aft. cgs.	74,921	97,938	122,016
†Bal. aft. pf. divs.	14,843	*8,173	23,016
9 mos. gross.	20,796,134	20,593,588	202,546
Net aft. tax:	7,165,223	6,698,881	466,348
Bal. aft. cgs.	1,921,406	1,716,784	204,622
†Bal. aft. pf. divs.	1,203,286	998,664	204,622

*Income. †Preferred dividends accumulated and unpaid since Feb. 1, 1921. ‡Decrease.

Consumers Power Co.—

	1922	1921	Inc.
Aug. gross..	$1,171,987	$1,068,107	$103,880
Net aft. tax.	467,209	378,774	88,435
Bal. aft. cgs.	266,754	178,083	88,671
Bal. aft. pf. divs.	183,504	107,220	76,284
9 mo. gross	9,502,296	9,285,107	328,178
Net aft. tax.	4,298,587	3,627,668	670,979
Bal. aft. cgs.	2,668,537	2,004,664	573,873
Bal. aft. pf. divs.	2,065,653	1,539,977	495,770

Metropolitan Edison Co.—

	1922	1921	Inc.
Aug. gross..	$228,637	$204,006	$24,631
Net aft. tax.	56,391	72,228	*14,837
12 mo. gross	2,748,512	2,771,963	*23,451
Net aft. tax.	943,232	896,974	46,258
Bal. aft. cgs.	560,113	412,826	147,587
Bal. aft. pf. divs.	371,563	238,982	132,581

*Decrease.

Pennsylvania Edison Co.—

	1922	1921	Inc.
Aug. gross..	$214,459	$186,862	$27,596
Net aft. tax.	45,766	47,118	*1,349
12 mo. gross	2,514,892	2,544,178	*29,286
Net aft. tax.	815,867	686,016	129,851
Bal. aft. cgs.	454,421	262,217	192,203
Bal. aft. pf. divs.	378,893	262,217	116,676

*Decrease.

MISCELLANEOUS.

Montgomery Ward & Co.—

	1922	1921	Inc.
Sept. sales.	$17,088,684	$6,363,455	$725,229
9 months....	59,552,224	53,346,423	6,205,801

Sears, Roebuck & Co.—

	1922	1921	Dec.
Sept. sales.	$14,375,429	$14,800,347	$424,918
9 months...	121,279,805	127,369,351	6,089,546

NEW YORK CURB EXCHANGE

MONDAY, OCT. 2, 1922.

INDUSTRIALS.

Sales.	High.	Low.	Last.
1,800 Acme Coal...	65c	60c	64c
2,000 Acme Pack..	39c	37c	37c
1,400 Amal Leath 1st	14⅝	14⅛	
40 Am Lt & T.	140	136	140
300 Beth St Cor			
pf.....	103½	103	103½
100 Brit-Am T. r	18⅝	18⅝	18⅝
700 Bklyn C R R	10	9⅞	10
1,000 B Buds inc.	1½	1½	1½
1,800 Car Gas & P.	35c	31c	37c
200 De new pf	7⅞	7⅞	7⅞
100 C Teresa S	1½	1½	1½
300 Cont Motors	10	10	10
1,100 Nlpn Mines.	6	6	6
1,300 Durant Mot.	44⅜	44	44⅜
400 G Alden Coal	85	84½	84½
500 Hayes Wheel	33⅝	33¾	33⅝
2,500 Heyden Ch..	1⅝	1½	1½
200 Good Tire pf	29	28⅝	29
300 Int Carbon..	11¼	11	11⅛
100 L. McN&L. n	8	8	8
200 Lincoln Mot.	2	2	2
200 B H Macy & Co Inc 7% pf.....	109½	109½	
200 Mercer Mot v t ctfs....	2¼	2⅛	2⅛
100 Mesabi Iron.	10⅜	10⅛	10⅜

STANDARD OIL SUBSIDIARIES.

400 Ang-Am Oil.	20½	20½	20½
1,300 Atl Lobos..	8	8⅝	8
185 Imp Oil Can.	112	111	111
2,400 Intl Pet....	21¼	20⅞	21⅛
410 Magnolia P.	235	222	230
10 Ohio Oil....	305	305	305

MISCELLANEOUS OIL STOCKS.

1,000 Boone Oil...	12c	12c	12c
6,100 Bos-Wyo Oil	9⅝c	9⅛c	9⅝c
600 Carib Syn....	5⅞	5⅝	5⅝
175 Cities Svc...	198½	196	198
100 Do pf B..	10	10	10
100 Do pf B..	6⅝	6⅝	6⅝
900 Creole Syn..	3½	3	3¼
14,000 Engrs Pet...	27c	26c	27c
100 EquityPet pf	14⅝	14⅝	14⅝
2,000 Federal Oil	1⅛	1	1
300 Gilliland Oil	4⅜	4⅛	4⅛
700 Glen R Oil..	1⅞	1⅞	1⅞
300 Granada Oil.	1⅛	1	1
8,000 Gulf Oil Pa. w i.....	63⅝	62	62⅜
1,000 Hudson Oil.	14c	14c	14c
4,000 Key Ranger	40c	40c	40c
100 Kirby Pet..	5⅝	5⅜	5⅝
1,800 Livings Pet.	1⅞	1¾	1⅞
800 Lyons Pet..	7⅞c	7⅞c	7⅞c
100 Magma, O&R	1⅞	1⅞	1⅞
200 Maracaibo O	17⅞	17⅞	17⅞
100 Marine Oil..	6	6	6

MINING STOCKS.

600 Ala-Br C M.	2⅜	2⅜	2⅜
300 Alvarado M	6	5⅞	6
1,000 Belch Ex M	5c	5c	5c
5,000 Big Ledge C	9c	8c	8c
14,000 Boc & Mont.	9c	9c	9c
15,500 Bost-M Corp	77c	72c	74⅝c
2,000 Canada Cop	3c	3c	3c
500 Canario Cop	2¾	2⅝	2⅝
74,400 Candel Sliv..	53c	49c	50c
2,000 Cash Boy C.	10c	10c	10c
200 Colom Emer	78c	78c	78c
5,000 Cons Ariz S	2c	2c	2c
800 Con Cop,new	4⅝	4⅛	4½
1,000 Cop Canyon.	60c	60c	60c
6,000 Cork Pr M.	18c	15c	15c
1,900 Cortez Sil...	1¼	1⅛	1¼
600 Cresson C G M, & dv.	2⅝	2⅛	2⅛
1,000 Crown R M	27c	27c	27c
300 Dean Cons..	52c	51c	52c
600 Dryden Gold	9⅛	9⅛	9⅛
264 Nipissing	6	5⅞	5⅞
20 North Butte.	10⅜	10⅜	10⅜
80 Old Domin..	23	23	23
10 Osceola	33	33	33
350 Shannon....	80	76	80
125 Trinity	1¼	1¼	1¼
60 USSmelt pf.	48½	48	48½
625 Utah Metals	1⅛	1⅛	1⅛
10 Wolverine ..	10	10	10

Railroads.

58 Bos & Alb...147	146	147	
92 Bos Elev	84½	83⅜	84½
140 Do pf	102½	102	102½
27 Do 2d pf..	105½	105	105
100 Bos & Me...	23¼	23	23

Miscellaneous.

5 Am Agr pf..	65½	65½	65½
100 Am Oil	10	10	10
20 Amoskeag	109	109	109
50 Am Pneumat	3¼	3¼	3¼
5 Do pf	18	18	18
570 Am Tel	121¼	121	121¼
5 Am Wool pf.	109	109	109
75 Eastern Mfg	9⅜	9⅛	9⅜
195 Edison	181½	180½	181
250 Elder	11⅛	11	11
15 Gardner....	10⅞	10⅞	10⅞
3 Galv-Hous..	31	31	31
170 Greenfield...	19⅞	19	19⅞
50 Hood Rubber	47¼	46½	46½
8 Int Cot M pf	90	90	90
165 J T Connor.	25	25	25
100 Loew's	10¼	10	10
22 Mass Gas ..	87	86½	87
11 Do pf	71	71	71
45 Merg'thaler..	160	157	160
90 Mex Inv	14	13½	14
1,020 Nat Leather	8¼	7⅞	8¼
50 N Eng Tel..	116	116	116
550 Orpheum	26¾	26⅜	26½
167 Pac Mills ..	156	155	155
5 Plant pf	90	90	90
100 Simms Mag.	4	3½	4
184 Swift	107¼	106½	107¼
50 Swift Int'l..	23¾	23¾	23¾
81 Torrington..	43	42	42
83 UDrugist pf	48	48	48
10 Un Fruit ...	150	150	150
465 Un Shoe	43½	43⅛	43⅛
28 Do pf	28⅝	28⅜	28⅝
765 Ventura ..	29	27⅞	29
75 Waldorf	32	31⅜	32
195 Waltham	7	6¾	7
10 Do pf	30	30	30
100 Walworth ..	33⅞	33½	33½

Bonds.

$1,000 A G W 5s...	55¼	55¼	55¼
2,000 G J 5s....	84	84	84
1,000 HoodRub 7s.	101	101	101
$1,000 K C, M&B 4s	88½	88½	88½
3,000 Warren 7½s.	116	116	116
2,000 West Tel 5s.	97	97	97

PITTSBURGH.

Stocks.

Sales.	High.	Low.	Last.
100 Ark	9¾	9¾	9¾
50 A W G M..	81½	81½	81½
10 Do pf....	91½	91½	91½
300 Ind Bwg pf.	15¾	15½	15¾
20 Lone Star...	26	26	26
125 Mfrs Light..	53½	53	53½
30 O F Supply.	53¼	53¼	53¼
105 Ohio Fuel O.	16	16¼	16
230 Okla Gas r	22½	22	22⅜
175 Pitts Bwg pf	9⅝	9½	9⅝
3,000 Pitts Mt S..	27	27	27
20 U S Glass....	90	90	90
40 West Air B.	100¼	100	100
20 W Penn pf.	74	74	74

Bonds.

$3,000 Independent Brewing 6s.....			77¼

MONTREAL.

Stocks.

Sales.	High.	Low.	Last.
195 Asbestos ..	69	68½	68
888 Abitibi	58	57⅝	59½
61 Atl Sugar...	21¼	21	21
238 Bell Tel....	116	115	116
570 Brazilian Tr	41½	40½	40⅝
765 Bromp. P&H.	34	33	34
47 B E Steel...	13	13	13
1,021 Do 2d pf..	34½	33⅜	34⅝
190 Can Cement.	74	74	74
30 Can Cotton.	102	102	102
230 Can Conv...	91	89½	89½
90 Can SS pf..	53⅜	53¼	53⅜
259 Can Smelt..	26⅞	26⅜	26⅞
160 Detroit Un..	68	68	68
200 Dom Glass..	75	74½	74
4 Michigan	2	2	2
55 Mohawk	60½	59½	59½
18 Nevada	15¾	15¾	15¾
240 NewCornelia	18¼	17¾	18¼
264 Nipissing	6	5⅞	5⅞
20 North Butte.	10⅜	10⅜	10⅜
80 Old Domin..	23	23	23
10 Osceola	33	33	33
350 Shannon....	80	76	80
125 Trinity	1¼	1¼	1¼
60 USSmelt pf.	48½	48	48½
625 Utah Metals	1⅛	1⅛	1⅛
10 Wolverine ..	10	10	10

MINING STOCKS.

Sales.	High.	Low.	Last.
1,000 Knox Div M.	4c	4c	4c
3,000 La Rose M..	25c	25c	25c
82,000 Lone Star C	14c	12c	13c
5,000 McN C Dev.	10c	9c	10c
1,000 Marsh Mines	13c	12c	13c
100 Mason Val..	1½	1¼	1½
5,000 Mohic Cop..	24c	24c	24c
1,000 Morington M	2c	2c	2c
4,000 National Tin	23c	21c	23c
2,000 Nev Ophir..	30c	29c	29c
900 N Dom C. A	3⅝	3⅝	3⅝
85 N J Zinc...	155	154	155
8,000 N Y Porc M	65c	60c	63c
600 Nip Mines..	6	5⅞	6
21,000 Ohio Cop....	28c	24c	27c
100 Park U Min.	5⅝	5⅝	5⅝
1,100 Ray H Mines	1½	1½	1½
1,000 Red Hill Pl.	5c	5c	5c
1,000 Rex Con M..	8c	8c	8c

BONDS.

(In $1,000 lots.)

2 Alum E 7s '23.	104⅜	104⅜	104⅜
1 Amer Cot Oil 6s '24.....	99	99	99
1 Allied Pack 6s.	75	75	75
5 Am Lt & Tr. 6s 1925	107⅝	107¼	107⅝
2 without war....	100⅜	100⅜	100⅜
13 Am T&T 6s'24.	101⅛	101⅛	101⅛
4 Am Tob 7s '23.	102	101⅞	102
4 Ana 6s 1929....	101⅞	101⅝	101⅝
5 Do 7s 1929	103¼	103¼	103¼
2 Anglo-Amer Oil 7½s 1925....	103⅜	103⅜	103⅜
10 Armour & Co. 7s 1930	104⅛	104½	104¼
3 Beth Stl 7s,'23.	106¼	106¼	106½
18 Do 7s '25....	102⅜	102	102½
12 Bklyn Un Gas 6s A '47 wi.	105	105	105
1 Cana SS Lines 7s '42.....	95½	95½	95½
3 Cana Pacific	23.101	101	101
5 Can Nat Rys 7s 1935	110⅜	110¼	110⅜
12 Do 5s 1925....	99½	99⅜	99½
16 Charcoal Co of Am 8s 31..	96	95½	96
1 Cities Service Co D 7s 1966.	91	91	91
5 Col Graph 8s 1925	34⅞	34⅝	34⅝
7 Con G&E L&P Balt-5½s Ser E 52.....	106¼	106	106¼
7 Do 7s 1931....	109¼	109	109
3 Con Text 8s,'41	98⅝	98⅝	98⅝
1 Cop Ex As 8s, 1925.....	104	104	104
21 Deere & Co 7½s 1931 ...	103	102	102
12 Robt Gair Co 1st mtg 7s '37.	99¼	98½	99⅞
2 Gen Asphlt	30.106¾	103	106¼
1 Gimbel Bros 4½s '33.....	87	87	87
1,000 Grand Rapids Gas L 7s	99	99	99
2,000 Fair & Clark Trac 5s...	91½	91½	91½
1,000 Indiah'maRi 5s, '29	102	102	102
1 Lig-Win 7s '42.	103½	103½	103½
1 Manit Pow Co 7s "A" '41..	98¾	98¾	98¾
3 Nat Acme Co 1st 7½s '31	98½	98	98¾
37 N Y N H & H 7s '25 $900 bds	85	84	85
10 Do 5s 1930 Pre bds $450 bds ...	70½	70¼	70½
4 Phillips Pet Co 7½s 1931 ..	102¼	102⅜	102½
5 Pub Ser Corp of N J 7s gb'41.	103½	103¼	103½
3 S-R 7s 2 yr.	101⅝	101½	101⅝
2 Shaw Mills 10-yr 7s 1931	103	105	105
50 Shef Farms Co 6½s '42 wi..	101¼	101	101
42 Sin Pipe Line 7s '42.....	95½	95	95
14 Solv & Cel 8s..	106½	106	106½
9 Son Bell 7s...	102¼	102¼	102¾
1 Std Oil of N Y 6½s 1933..	100¼	100¼	100¼
1 S O N Y 7s'28.	106¾	106⅞	106⅞
2 Do 7s '29....	108¼

GOMPERS DENOUNCES OUR MEXICAN POLICY

With Pan-American Labor Leaders, He Says, Non-Recognition Encourages Revolts.

ASSERT FAITH IN OBREGON

Present Government Is the Only Bulwark Against Reaction and Chaos, They Declare.

Special to The New York Times.

WASHINGTON, Oct. 2.—The charge that failure on the part of the Administration to recognize the Obregon Government of Mexico is encouraging revolutionary leaders to stir up further trouble was made today by Samuel Gompers, President of the American Federation of Labor; Chester M. Wright, James Lord and Canuto A. Vargas, who compose the Executive Committee of the Pan-American Federation of Labor.

The declaration is made that San Antonio and El Paso, Texas, have been selected as headquarters by the Mexican plotters and that their efforts are being advanced by other plotters in Havana and San Francisco.

The statement was made public at this time because of the recent press reports of rebel activities in Mexico.

"It is quite true," Mr. Gompers and his fellow committeemen assert, "that two or three little bands of malcontents have taken to the Sierras in armed opposition to the present régime, the leaders being General Juan Carrasco in Sinaloa and General Francisco Murguia in Chihuahua. But even if there were a just cause for revolution, which there is not, neither of these men is big enough for the job."

These leaders, it is contended, do not derive encouragement from the Mexican people, but "their source of encouragement is the fact that the United States Government is still unaccountably withholding its official recognition of the Mexican Government.

"The secret of the achievement of what to some people seemed impossible two years ago, the reason why the Obregon Government is still in power, despite the non-recognition policy of the United States Government, lies in the very fact, and in no other, that the Mexican people know that the Obregon Government is the one ray of hope that has emanated from the darkness of the revolutionary period strong enough to assert itself over the reactionary forces which have been constantly plotting for a restoration of the old order of things," the declaration continues.

"San Antonio and El Paso, Texas, seem to be the rendezvous for these Mexican malcontents, who value more their own petty, unwholesome ambitions than the welfare of their country and their people. Others are nursing their impotency and mediocrity in Havana, while the vitriolic pen of still others is an insult to the hospitality of San Francisco, Cal.

"But as far as the masses of the Mexican people are concerned, the two years of uninterrupted construction efforts, crowned by the Mexican National Congress with the unanimous approval of the agreement negotiated by the Mexican Government with Mexico's creditors, should be, and no doubt is, the answer to such men as Francisco Murguia, Pablo Gonzales, Felix Diaz and other luminaries of less importance, who would not hesitate to gamble with the destinies of the Mexican people for their own personal gain.

"As the disinterested and sincere friends of Mexico that we are, we believe that any Mexican who attempts at this stage of Mexico's reconstruction to imperil the worthy efforts of the Obregon Government to place the country upon a firm basis of uninterrupted progress is not worthy of the respect of his people.

"The future of Mexico, as a nation and as a people, has yet to be carved, and today, when the most well-intentioned and unselfish group of men in Mexico's history are directing her destinies, we believe it is the bounden duty of all Mexicans, regardless of political affiliations, to bury their differences in the greater and nobler task of laying the foundation upon which Mexico's future is to be carved."

AMERICAN NEGRO A REBEL.

Says He Was Forced to Join Routed Mexican Band.

EL PASO, Texas, Oct. 2.—Among the rebels captured after the Juarez garrison revolt on Saturday was an American negro, William Jackson. Military authorities today promised American authorities that he would not be shot, as the negro declares he was forced to join the rebels. The rebels gave him a uniform, consisting of a coat and a cartridge belt filled with ammunition, and a rifle also, which he declared would not shoot.

Captain Val Verue, leader of the insurgents, who was reported on Saturday night to be in the hills with only twelve men, is being sought today on the American side.

General Eugenio Martinez, who arrived on Saturday night with reinforcements from Chihuahua City, said the entire district was quiet today and the republic free from revolutionary movements.

PRODUCE MARKETS.

BUTTER—Receipt yesterday, 6,235 packages. Market steady to firm on top grades. Creamery, higher than extras, pound, 44½@45c; extras, 92 score, 44c; firsts, 86@43c; seconds, 83½@35c; lower grades, 32@33c; centralized cars, 90 score, 37½@38c; 89 score, 36@36½c; 88 score, 35½@35¾c; 85 to 87 score, 34@35c; unsalted, higher than extras, 45½@46½c; extras, 92 score, 44½@45c; firsts, 37@45½c; seconds, 34½@ 36c; lower grades, 33@34c; State dairy tubs, finest, 42@43c; good to prime, 38@41c; common to fair, 34@37c; ladles, current make, extras, 31@32c; firsts, 29@ 29½c; seconds, 28@28½c; lower grades, 26@27½c; packing stock, current make, No. 1, 28½c; No. 2, 27½c; lower grades, 25@27c.

EGGS—Receipts yesterday, 7,137 cases. Trade dull. Fresh gathered, extras, dozen, 52@54c; extra firsts, 47@50c; firsts, 41@45c; seconds and poorer, 23@39c; trade eggs, 24@27c; dirties, No. 1, 25@26c; No. 2 and poorer, 20@24c; checks, poor to choice, dty, 19@23c; refrigerator, extra firsts, charges paid to expiring dates, 31@32c; firsts, 28½@ 30c; seconds and poorer, 25@28c; refrigerator checks, local candling, 18@20c; whites, nearby, 32@41c; Pacific Coast, 32@41c; other Western, 30@35c; fresh, New Jersey, hennery whites, uncandled, extras, 70@75c; nearby hennery whites, extras, local candled, 73@75c; nearby and nearby Western hennery whites, average extras, 66@70c; extra firsts, 62@65c; firsts, 55@60c; nearby gathered whites, firsts to extra firsts, 55@ 63c; under grades, 40@53c; pullets eggs, 40@56c; Pacific Coast, whites, extras, 65@ 66c; extra firsts, 60@64c; firsts, 55@58c; mediums, 48@56c; pullets, 40@45c; other Western and Southern, gathered whites, 42@56c; nearby and nearby Western hennery browns, 54@59c.

42nd Street in 1883, near Grand Central and the present Hotel Commodore, where the Convention of the American Bankers' Association is now being held.

The A B C

of international banking is provided through our 63 branches and offices distributed as follows:

Argentina
Brazil
Chile

ENGLAND — FRANCE
SPAIN — MEXICO
GUATEMALA — NICARAGUA
URUGUAY — PERU
VENEZUELA — ECUADOR
COLOMBIA — SALVADOR
SAN FRANCISCO, U. S.

Anglo-South American Bank, Ltd.
and its affiliations
British Bank of South America, Ltd.
and
Commercial Bank of Spanish America, Ltd.

ANGLO-SOUTH AMERICAN BANK, LIMITED

New York Agency, 49 Broadway

Head Office London — N. C. Stenning, Agent, Cecil Piatt, Sub-Agent — Capital and Reserves over Thirteen Million Pounds Sterling

Knowledge of the needs and habits of the people is essential when transacting business abroad. Many of our branches have been established 34 years.

What Henry Watterson told the Bankers' Convention in 1883

ALL who heard "Marse Henry" that day will agree that he was never in better form. The Convention roared its laughter and thundered its applause.

"Being a provident person, and not without sagacity," he said, "I have always been a friend to the banks. A man may quarrel with his wife; he may sometimes venture a suggestion to his mother-in-law; but he must love, honor and obey his banker.

".....But I am asked to speak of the South. You can see for yourself here in Louisville what the South has done; what the South can do. If all this has been achieved without credit, and without your powerful aid—and I am now addressing myself to the North and East, which have feared to come South with their money—what might not be achieved if capital should add this land of wine and milk and honey to their fields of investment and give us the same cheap rates which are enjoyed by nearer, but not safer, borrowers?"

We rather suspect that "Marse Henry's" behavior toward his banker would not be considered either bad form or out-of-date in 1922. But what a great change has taken place in the attitude of capital toward investment in the South since 1883!

The "old" Seaboard was a new bank in that year, but it was showing *then* a characteristic that it has constantly held. *This bank has always considered it a privilege to cooperate with sound business whether located South, East, North or West.*

DIRECTORS

S. G. Bayne, Chairman of the Board

Chellis A. Austin, President
Elliott Averett, Vice-President, United Cigar Stores Co.
Edward J. Barber, President, Barber Steamship Lines
Howard Bayne, Vice-President, Columbia Trust Co.
Henry S. Bowers, Goldman, Sachs & Co.
Harry Bronner, Blair & Co., Inc.
H. D. Campbell, Vice-President
J. S. Coffin, Chairman, Franklin Railway Supply Co., Inc.
Delos W. Cooke, Associate Director, The Cunard Steamship Co., Limited
Edward J. Cornish, President, National Lead Co.
Louis N. DeVaulney, Vice-President
Charles G. DuBois, President, Western Electric Co.
Frederick F. Fitzpatrick, President, Railway Steel Spring Co.
Henry C. Folger, President, Standard Oil Co., of New York
Bennett L. Gill, Terrell, Texas
Edward H. R. Green, President, Texas Midland Railroad
George W. Hill, Vice-President, American Tobacco Co.
A. R. Hoyt, New York
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Charles D. Makepeace, Vice-President
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C. C. Thompson, New York
J. Spencer Weed, Vice-President, Great Atlantic & Pacific Tea Co.
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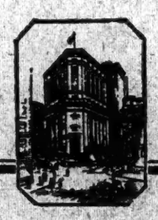

The Seaboard National Bank

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Authorized Capital ($4.45-£1 stg.)	$ 89,000,000
Issued and Paid-Up Capital	69,386,000
Reserve Fund	36,712,500
Deposits	1,429,200,000

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A Native Banking Service

As a native institution, the Bank of Canton is closely in touch with Chinese markets. It knows conditions and methods as only a native bank can, and provides every banking facility for Chinese-American trade. We shall be pleased to explain our service to visiting delegates to the American Bankers Association Convention or to business men interested in China.

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Banca Commerciale Italiana
NEW YORK AGENCY, 62-64 WILLIAM STREET
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Head Office, MILAN, ITALY

FACTORIES RECEIVE FIRE-WEEK WARNING

Commissioner Drennan Issues Thirty-one New Rules for Employers and Employes.

DRIVE OFFICIALLY OPENS

Bureau Gets 550,000 Essays From School Children—Hylan to Present Medals.

Fire Prevention Week began yesterday with a last admonition from the Bureau of Fire Prevention to householders to clean up rubbish. Mayor Hylan on Monday next will present medals to school children for the best essays on fire prevention, it was announced. The children will assemble on the City Hall steps at noon, the department's band will be on hand and there will be speaking by the Mayor and the Fire Commissioner, Thomas J. Drennan. It was said that 550,000 essays have been received.

These new rules for factory owners and employes were given out yesterday:

A sufficient number of water buckets should be provided (one bucket for each 400 square feet of area).

Be sure there are enough fireproof receptacles with covers for rubbish; also fireproof bins with self-closing covers or doors with fusible links for straw, excelsior, &c.

Have all swinging gas brackets replaced by those of stationary type.

Open flame gas jets should be provided with wire guards or glass globes.

Stock should not be piled higher than eighteen inches from ceiling or sprinkler heads.

Examine all flexible gas tubing and connections for defects. Stopcock should be located at fixture, not at gas iron.

Pressing tables should be covered with 26-gauge metal. Floor under pressing table should also be protected with metal.

Connect all gas stoves with rigid iron piping.

All means of egress should be posted with "Exit" signs, letters eight inches in height, illuminated with red lights.

Metal guards should be placed under and around gas and coal stoves.

All open electric motors should be provided with approved enclosures.

Fire drill should be held monthly and a record kept for inspection by the Fire Department.

Maintain aisle space at least three feet in width leading to all means of exit, including outside fire escapes and passenger elevators.

Smoking is strictly forbidden in a factory. Offenders are liable to arrest.

Floors should be swept twice daily. Sweepings and rubbish should be placed in metal receptacles.

Doors leading into or out of a factory or any floor thereof should be kept unlocked and unfastened at all times during working hours.

Exits should not be obstructed by tables, benches, stock, &c.

Materials of any kind should not be stored in stairways or hallway enclosures.

Doors must open out in the line of egress. Doors of inside partitions should be double swing type, three feet wide.

Oily waste and rags should be kept in fireproof receptacles provided with self-closing covers.

Doors leading to stairways must be self-closing and kept closed.

See that fire pails are kept filled at all times.

Keep covers on rubbish bins.

Do not place combustible stock near open gas or other flames.

Do not obstruct the flow of hose streams by piling stock higher than eighteen inches below the ceiling.

Defective gas tubing should be reported immediately to your employer.

Always keep pressing irons on metal stands. Turn gas off at fixture, not at gas iron.

Become familiar with the location of every exit.

Do not cut off your escape by placing obstructions in passageways.

Do not smoke in factory buildings.

Remember, it is your life and your job we want to save.

The Fire Prevention Inspectors' Association will hold its first annual dinner tomorrow night in the Brooklyn Labor Lyceum, Willoughby and Myrtle Avenues.

Superior Steel to Buy In Stock.

Holders of the first and second preferred stocks of the Superior Steel Corporation yesterday were notified that the company now has $52,542 in the sinking fund for the purchase of first preferred stock and $34,164 for the purchase of second preferred stock, which funds will be thus applied on Oct. 25. Holders have been invited to tender stock for sale to the corporation at a price not to exceed $115 a share. These tenders should be made at the office of the Columbia Trust Company, 60 Broadway, on or before Oct. 16.

CLEVELAND STOCKS.

	Open.	High.	Low.	Close.
Fisher Ohio	45	46	45	45
Goodyear pf.	28½	28½	28½	29¼
Sherwin Williams	28	29½	28	29¼
Peerless	59½	59½	59½	59½

	Bid.	Asked.
Brier Hill	17½	18½
Glidden	13	15
Firestone	75	78
Stearns	21½	21¾
Standard Parts	3⅝	4

BOSTON CURB.

	Bid.	Asked.		Bid.	Asked.
Alpha	7	9	Gadsden	75	85
Bay S Gas	6	8	Homa	4	5
Bohemia	70	80	Imperial	2	3
Bost & Ely	75	77	La Rose	25	29
Bost & M.	9	10	Majestic	5	10
Calaveras	1	1⅛	Mut Div	16	18
Chief Cons.	5¼	5⅝	Nixon	2	3
Cons C. n.	4¼	4⅝	Oneco	30	35
Crystal R.	1⅝	1½	Seven Metals		3
Denbigh	4	6	Texania	7	8
E & B E.	3	5	U V Exten.	29¼	29⅝
Eureka Cr.	29	30	Yukon	85	95
First Nat.	52	55			

FINANCIAL NOTICES.

AIR REDUCTION COMPANY INCORPORATED.
7% Convertible Gold Debenture Bonds due April 1, 1930

The Mechanics & Metals National Bank of the City of New York as trustee under a trust agreement dated April 1st, 1920, between Air Reduction Company, Incorporated, and the said The Mechanics & Metals National Bank of the City of New York as trustee, hereby gives notice pursuant to the provisions of Article 5, Section 2 of said Trust Agreement that approximately the sum of $50,000 is available in the Sinking Fund referred to in said Trust Agreement and hereby invites sealed offers to be made to said trustee within 30 days from the date hereof for the sale of bonds of Series A referred to in said Trust Agreement to said Sinking Fund at prices not in excess of 105, being the redemption price now in effect for the bonds of said Series A, as provided in said Trust Agreement.

Sealed proposals will be opened at the office of The Mechanics & Metals National Bank of the City of New York, 20 Nassau Street, New York City, on November 24, 1922, at 12 o'clock noon.

The right is reserved by the undersigned to reject any or all offers.

The Mechanics & Metals National Bank of the City of New York, as Trustee.
By JOHN McHUGH, President.
Dated October 2d, 1922.

DIVIDENDS.

SUPERIOR STEEL CORPORATION

September 21, 1922.

At the regular meeting of the Directors of the Superior Steel Corporation a quarterly dividend of 2% was declared on the First Preferred Stock, payable November 25, 1922, to stockholders of record November 1, 1922.

C. D. CLANEY, Secretary.

UNITED FRUIT COMPANY

DIVIDEND NO. 93

A quarterly dividend of two per cent. (two dollars per share) on the capital stock of this Company has been declared, payable on October 14, 1922, to stockholders of record at the close of business Sept. 20, 1922.

C. H. TAYLOR, Treasurer.

COMMODITY PRICES.

Variety of Changes Reported in the Local Cash Markets.

Cash markets showed a variety of price changes yesterday, declines and gains interspersing foodstuffs and metals, gains being reported in oats, sugar, lard, pork, tin and cotton, while declines were reported in wheat, corn, eggs and lead.

Following are the cash prices for the principal commodities in the wholesale market at the close of business Monday, a week before and a year ago:

FOODSTUFFS:	1922.	1922.	1921.
Wheat, No. 2 red	$1.20½	$1.17¾	$1.27⅛
Corn, No. 2 yellow	.82	.80¼	.66⅛
Oats, No. 2 white	.52	.49	.40
Flour, Minn. patent	7.00	7.00	6.75
Coffee, No. 7 Rio	.10⅛	.10¼	.05¼
Sugar, granulated	.06¼	.06¼	.05½
Butter, cream, 92 score	.44	.43	.44½
Eggs, fresh gathered			
Hides, per dozen	.45	.48	.44
Lard, mid. W.	12.05	12.10	10.85
Pork, mess	27.00	26.00	25.50
Beef, family	18.00	16.00	16.00
METALS:			
Iron, 2X, Philadelphia	36.25	36.25	21.25
Steel billets, Pitts.	40.00	40.00	29.00
Lead	6.50	6.25	4.00
Copper	13.87½	13.87½	12.25
Tin	38.00	32.62½	26.50
TEXTILES:			
Cotton, mid. uplnd	20.45	21.15	21.10
Printcloths	.06⅝	.06⅝	.06⅛

Range of prices for year to date:

	Highest		Lowest	
Wheat	$1.01⅛ Apr. 22		$1.13 Sep. 14	
Corn	.83 July 28		.61⅛ Jan. 3	
Oats	.52 Oct. 2		.44 Aug. 31	
Flour	9.50 Feb. 27		6.50 Aug. 28	
Coffee	.11¼ Apr. 21		.06⅞ Jan. 24	
Sugar	.07 Aug. 3		.048 Jan. 3	
Butter	.44 Sep. 28		.34½ Jan. 10	
Eggs	.54 Jan. 25		.23½ Mar. 7	
Lard	12.85 Feb. 28		9.40 Jan. 3	
Pork	30.00 July 5		22.50 Jan. 24	
Steel	47.00 Mar. 27		14.00 Feb. 9	
Iron	36.50 Sep. 7		21.28 Mar. 17	
Lead	40.00 Sep. 14		28.00 Jan. 10	
Tin	6.62 Sep. 26		4.87½ Feb. 2	
Copper	38.25 Jan. 12		28.50 Mar. 14	
Cotton	13.87½ June 5		12.50 Feb. 21	
Printcloths	23.75 July 3		16.45 Jan. 30	
	.07 July 21		.05¾ Feb. 3	

URGES USE OF EXPERT.

Housing Expert Tells How City Can Abate Congestion.

Raymond Unwin, European expert on housing and town planning, called to this country by the Russell Sage Foundation to disentagle New York City comercially, industrially and from a residential standpoint to relieve congestion, commenced his observations yesterday.

Mr. Unwin said that conditions in Frankfort, Germany, several years ago became so congested that relief was obtained by attracting industries to the outskirts of the city.

Thirty years of scientific application relieved a congested condition in the heart of London, he said. Better living quarters in the environs of the city were provided and linked up with industrial quarters by motor bus and subway facilities, he continued.

"Expansion of a city is the only logical method of relieving congestion," Mr. Unwin said.

He said New York City was not too old and settled to change. Industries, he said, could be attracted to the suburbs by cheaper rents, better transportation and lower trucking costs for raw materials.

Mr. Unwin will confer with the Russell Sage Committee, composed of Charles D. Norton, Chairman; Robert W. De Forest, Frederic A. Delano, John M. Glenn, Dwight W. Morrow, Frank L. Polk, Frederick P. Keppel, secretary, and Flavel Shurtleff.

During the war Mr. Unwin was made responsible for laying out and building the "overnight towns" required for munition workers.

THE TREASURY STATEMENT.

Special to The New York Times.

WASHINGTON, Oct. 2.—Revenue receipts and expenditures as at the close of business Sept. 29:

Receipts.	Last Month.	Corresponding Period Last Year.	Fiscal Year 1923.	Corresponding Period Fiscal Year 1922.
Customs	$51,412,728.11	$33,922,471.57	$127,916,417.84	$88,167,824.02
Internal revenue—Income and profits tax	283,780,735.18	534,489,667.28	338,706,472.79	629,086,281.94
Miscellaneous int. rev.	75,430,132.83	113,577,018.52	275,891,227.90	361,352,294.95
Miscellaneous rcts. proceeds, Govt.-owned securities, foreign obligations—				
Principal	.....	.....	406,500.00	450,500.00
Interest	.....	.....	12,906,920.43	10,394,627.46
Railroad securities	13,246,275.62	.....	21,245,397.78	.....
All others	92,372.54	143,256.69	3,604,028.06	419,478.98
Trust fund receipts (re-appropriated for investment)	1,966,913.36	1,324,689.09	5,875,410.76	4,305,514.70
Proceeds sale of surplus property	4,220,876.22	1,418,279.54	19,689,136.33	21,947,532.00
Panama Canal tolls, &c.	1,374,910.60	1,250,217.32	3,195,706.95	2,344,204.37
Receipts from miscellaneous sources credited direct to appropriations	2,491,859.15	.....	20,344,013.94	.....
Other miscellaneous	5,510,611.87	7,684,447.35	37,828,369.86	34,254,436.17
Total ordinary	$446,946,509.60	$691,710,041.97	$868,700,607.64	$1,133,221,683.59
Excess of ordinary receipts over total expenditures chargeable against ordinary receipts	112,932,755.96	415,406,342.57	87,633,620.78	168,235,367.61
Total ord. expend.	$302,551,703.64	$264,521,390.40	$739,274,336.86	$877,497,715.98

To Convention Delegates

OUR Uptown Office, at Fifth Avenue and Forty-fourth Street, is close to Convention Headquarters, and has made special preparations for your service.

Our Main Office at 140 Broadway, in the financial district, will also be prepared to serve you. Its complete facilities will be at your command, and our officers there will be pleased to assist you.

We cordially invite you to visit our offices and to use our services—for yourself or your bank.

OUR MAIN OFFICE

The American Bankers Association

A Record of Achievement

SEVERAL thousand bankers from every section of the country are now convened in New York to consider questions of vital importance.

The American Bankers Association was born in this city, forty-seven years ago, at a meeting of a few bank representatives. Today its membership includes trust companies, national banks, state banks, and savings banks to the number of more than 23,000.

The record of achievement of the Association is one which reflects the high importance of the service rendered by the banking institutions of the United States.

They have taken a leading part in giving constructive thought and effort to our business problems.

They have rendered indispensable aid in the development of our national resources, our industry, and our commerce.

They served the country with patriotic devotion and signal success in the emergency of war.

The Association holds its 48th Annual Convention at a time when many economic questions—national and international—press for consideration in the light of the nation's highest and broadest interest.

The City of New York and its financial institutions extend a cordial welcome to the bankers of America.

OUR FIFTH AVENUE OFFICE

Guaranty Trust Company of New York

A COMPLETE BANK, rendering every modern financial and trust service to banks, corporations, firms, and individuals; an international organization for handling foreign banking business, having important branches in London, Paris, and Brussels, and branch offices and correspondents in other cities abroad.

ON SEPTEMBER 21, 1922

THE BANK OF NEW YORK
[ESTABLISHED 1784]

WAS MERGED WITH

NEW YORK LIFE INSURANCE & TRUST CO.
[ESTABLISHED 1830]

UNDER THE NAME OF

Bank of New York & Trust Co.

CAPITAL, SURPLUS AND UNDIVIDED PROFITS OVER $15,500,000
AGGREGATE DEPOSITS OVER $75,000,000

UNTIL suitable arrangements can be made for accommodating in one building all departments of the Bank of New York and Trust Co., the banking business heretofore transacted by The Bank of New York will continue to be carried on at No. 48 Wall Street, to be known as the "Banking Office" and the trust and banking business heretofore transacted by the New York Life Insurance & Trust Company will continue to be carried on at No. 52 Wall Street, to be known as the "Trust Office." From September 21, 1922 however, new business of any kind may be taken up at either office of the Bank of New York & Trust Co.

The entire personnel of both Institutions will be retained and the Company will be fully equipped to handle financial business of any kind on conservative and safe lines.

OFFICERS

HERBERT L. GRIGGS, *Chairman Board of Trustees*
EDWIN G. MERRILL, *President*

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Frederic W. Stevens, *Elected 1872* C. D. Leverich, *Elected 1876* Stuyvesant Fish, *Elected 1883*

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Nicholas Biddle	Philip T. Dodge	Alfred E. Marling	W. Emlen Roosevelt
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Thomas Denny	Samuel T. Hubbard	Stephen P. Nash	Paul Tuckerman
	Columbus O'D. Iselin	Walter Wood Parsons	

EARLY in October 1922, the Company contemplates opening a branch office at the corner of Madison Avenue and 63rd Street in a unique building recently erected for the purpose, under the management of

ERNEST H. COOK, *Vice-President and Manager*
RALPH M. JOHNSON, *Assistant Manager* OWEN H. SMITH, *Assistant Secretary*

A Record Which Bankers Will Appreciate

DELEGATES and guests at the convention of the AMERICAN BANKERS ASSOCIATION will be interested in this record of net deposits, established without the aid of mergers or consolidations:

1919	$36,000,000
1922	77,000,000

We have no unseemly pride in the magnitude of the figures or the rapidity of the growth shown, realizing that the voluntary patronage of our clients has made the record possible. We are, however, pleased that our customers have placed such marked confidence in us, and that we have never been obliged at any time to decline or curtail a loan to which a customer was legitimately entitled.

The State Bank

H. C. Rithard, President
374-378 Grand Street, New York

Six Branches in Greater New York:

Fifth Avenue at 30th Street
Pitkin and Stone Aves., Brooklyn
Westchester Ave. at 159th St., Bronx
Fifth Avenue at 115th Street
Graham Ave. at Varet St., B'klyn
180 Essex Street, Manhattan

Bull Market Over?

Stocks are as high now as top of bull market of 1919. Does recent unsettlement mark the end of the rise? Where will the next broad move take us—up or down?

Babson's REPORTS

Speculative Bulletin just off the press, gives you the plain facts on the situation and shows you where the next move must take us. It is of vital importance. With this information you can see what's coming and govern yourself accordingly.

Report on Request

Reprint from this Bulletin and Booklet—"*Getting the Most from Money*"—is available for distribution to interested investors, gratis. Merely—

Tear out the Memo—now—and hand it to your secretary when you dictate the mornings' mail.

MEMO
For Your Secretary

Write the Babson Statistical Organization Wellesley Hills, 82, Mass., as follows: Please send me Reprint from Bulletin 118 and booklet "*Getting the Most from Your Money*"—gratis.

Our Record

We have been in business for nearly twenty years and our imposing clientele is our best advertisement of the worth of our service.

LEVISON & COMPANY
141 Bankers Court
5th Ave. 21st St.

CIVIL ENGINEER,
with extensive financial training and managing ability, previously connected with enterprises in the United States and South America, would like to connect with the right firm that needs a man of ability and integrity. American born; speaks four languages; highest references. N. 309 Times.

TRADERS FORECAST LOW COTTON YIELD

Crop of 10,000,000 Bales Is Expected—Final Washington Figure Today.

Although an opening gain of 50 points occurred in cotton yesterday, most of this disappeared before the close. The day's activity took place mainly during the first and last hours, with few transactions between. A census report on cotton ginned to Sept. 25, due at 10 o'clock this morning, and the season's final Washington condition figures coming at 11, served to restrict both outside and professional operations. The average guess of eighty-one Exchange members on the Bureau was 50.1, which would mean a crop of about 10,000,000 bales, exclusive of linters. High-grade cotton is coming from Texas for delivery on October contracts. Prices closed 7 to 20 points higher than Saturday.

Early trading was extremely active at a substantial advance in prices. Liverpool reflected more optimistic views of European conditions, which caused an advance in both spots and contracts. This threw New York out of line. Saturday's sharp break having depressed quotations here unduly. Foreign houses bought on the opening, with considerable covering from speculative quarters. For six hour transactions proved heavy when business fell off sharply.

After selling at the start, houses with Southern connections executed few orders. As most traders were inclined to reduce obligations before the reports today, fluctuations became narrower. On a setback of a dollar a bale room traders repurchased cotton sold on the call. Contracts became available over 20 cents for December and March, but for several hours neither New York nor New Orleans showed a tendency to move far in either direction.

Cotton is now being inspected for delivery on contract. This is high-grade cotton from Texas appearing here the past week. Owing to one of the most favorable picking season on record, reports indicate little low grade cotton from this year's crop. With a larger percentage of high-grade cotton than usual, a revision in grades is generally looked for in the near future. But while the grade is high, the staple is short as a result of drought West and weevil East.

According to a New York commercial publication, 56 per cent. of the crop has already been picked and in nearly all sections is being sold as fast as ginned. That the movement this week is likely to exceed last week's figures is shown by 75,000 bales received at interior towns yesterday, compared with 83,000 last Monday. In two days exports aggregated 119,000 bales, largest clearances of the new season. Considering the rush of early cotton, the market continues to show resistance, with support coming from trade rather than speculative sources. Reports show that Southern mills are doing a larger business than for many months and as a result are taking cotton grown in the immediate vicinity. Weight of the new crop is still mainly from Western sections.

Fear of exceptionally large ginning figures at the opening this morning, together with scattered liquidation of October contracts, carried prices off 20 points in the last half hour. Weakness started in New Orleans when December broke 30 points during the afternoon. Prices ran off easily until December sold back to 20½ cents, closing at the bottom.

Yesterday's quotations follow:

	Open.	High.	Low.	Close.	Day. Prev.
Oct.	20.65	20.65	20.18	20.20	20.12
Dec.	20.90	20.90	20.50	20.50@57	20.40
Jan.	20.80	20.82	20.33	20.33@42	20.25
March	20.88	20.88	20.40	20.40@47	20.33
May	20.78	20.78	20.35	20.35@42	20.25
July	20.57	20.57	20.22	20.22	20.02

The local market for spot cotton was steady at 20.45c, 10 points advance, for middling upland; sales, nil.

Southern spot markets were: Galveston, 20c, unchanged; New Orleans, 20c, 25 points decline; Savannah 20.25c, 10 points advance; Memphis 20.50c, unchanged; Houston 19.75c, unchanged; Little Rock 20c, unchanged.

Yesterday's cotton statistics were:

	Yesterday.	Last Week.	Last Year
Port receipts	35,682	31,619	61,192
Exports	58,505	8,410	54,348
Exports, season	702,933	488,319	941,163
N. Y. stocks	63,812	67,162	146,945
Port stocks	644,844	600,706	1,420,213
New York arrivals	57	6,792	933

Liverpool cables: Spot cotton moderate demand, 32 points advance, 12.57d for middling. Sales, 6,000 bales; American, 4,000. Imports, 22,000; American 10,000. Futures opened strong, 17 to 23 pounds advance. Closed quiet, 9 to 12 points advance. Prices: Oct., 12.15d; Dec., 11.97d; Jan., 11.92d; March, 11.82d; May, 11.70d. Manchester—Yarns quiet and firm. Cloths, more doing.

FINANCIAL NOTICES.

NOTICE OF REDEMPTION OF ALL OF THE OUTSTANDING FIVE-YEAR SINKING FUND 7% CONVERTIBLE GOLD NOTES OF CARNATION MILK PRODUCTS COMPANY DATED MAY 1, 1920.

NOTICE IS HEREBY GIVEN that Carnation Milk Products Company has notified the undersigned, Trustee under the indenture dated May 1, 1920, between Carnation Milk Products Company and Continental and Commercial Trust and Savings Bank, Trustee, securing an issue of Three Million Dollars ($3,000,000), aggregate principal amount of Five-Year Sinking Fund 7% Convertible Gold Notes of Carnation Milk Products Company, dated May 1, 1920, payable May 1, 1925, that Carnation Milk Products Company has, in accordance with the terms of said notes and said indenture, elected to and will redeem on November 1, 1922, all of the aforesaid notes now outstanding under said indenture, by paying the principal amount of said notes and accrued interest thereon to November 1, 1922; and that, under and in accordance with the terms of said indenture, upon and after November 1, 1922, and upon depositing with the undersigned Trustee of money sufficient to pay said notes, all interest on notes and coupons so called for redemption shall cease.

Holders of said notes are requested to present same, together with the coupons thereunto belonging, for payment on or after November 1, 1922, in accordance with this notice of redemption, at the Continental and Commercial Trust and Savings Bank in the City of Chicago, Illinois, or, at the option of the holder, at the office of the National Bank of Commerce, in the Borough of Manhattan, in the City of New York, New York, or at the office of the Bank of California, N. A., in the City of San Francisco, California, or at the office of the Dexter Horton National Bank in the City of Seattle, Washington.

DATED, Chicago, Illinois, September 18th, 1922.

CONTINENTAL AND COMMERCIAL TRUST AND SAVINGS BANK, Trustee as aforesaid.
By W. F. KOFF, Its Secretary.

NOTICE OF REDEMPTION.
VIRGINIA-CAROLINA CHEMICAL CO.
To the Holders of Virginia-Carolina Chemical Company 12-Year 7½% Sinking Fund Gold Debentures:

VIRGINIA-CAROLINA CHEMICAL COMPANY hereby gives notice that pursuant to the provisions of the Trust Agreement dated November 1, 1920, under which its 12-year 7½% Sinking Fund Gold Debentures were issued, it has elected to exercise its right to call and redeem, on November 1, 1922, all of said outstanding debentures; paying therefor at the TRUST DEPARTMENT of the Guaranty Trust Company of New York, Trustee, under said Trust Agreement, at No. 140 Broadway, New York City, on November 1, 1922, 105% of the face amount of the said debentures so called and accrued interest to date of redemption, to wit November 1, 1922. Interest on the said debentures shall cease on such redemption date, and the holders thereof accordingly are required to present the same on said date for payment and redemption at the Trust Department of the Guaranty Trust Company of New York, at No. 140 Broadway, New York.

Coupons due November 1, 1922, should be detached from the debentures and collected in the usual manner.

The Virginia-Carolina Chemical Company gives further notice that it will redeem any or all of said debentures which may be presented for such earlier redemption at any time prior to November 1, 1922, paying therefor at the said Trust Department of the said Trustee 105% of the face amount thereof with accrued interest to date of payment.

DATED, September 25, 1922.
VIRGINIA-CAROLINA CHEMICAL CO.
By EDWARD E. COLES, Treasurer.

"For the purpose of accommodating the citizens of the State"

From the Charter of The Farmers' Loan and Trust Company, 1822

TO many investors a Transfer Agent means a rather preoccupied man behind a grill. Consider the goodwill accruing to a corporation whose stock transfers are handled in the *spirit of accommodation.*

THE FARMERS' LOAN AND TRUST COMPANY

16-22 WILLIAM STREET
FIFTH AVE. OFFICE, 475 FIFTH AVE., AT 41st ST.

President: JAMES H. PERKINS

Vice-Presidents: SAMUEL SLOAN • AUGUSTUS V. HEELY • WILLIAM B. CARDOZO
CORNELIUS R. AGNEW • WILLIAM A. DUNCAN • HORACE F. HOWLAND • HENRY KING SMITH

National Bank of Commerce in New York

ESTABLISHED 1839

STATEMENT OF CONDITION, SEPTEMBER 15, 1922

Resources		Liabilities	
Loans and Discounts	$225,452,494.70	Capital Paid up	$25,000,000.00
Overdrafts, secured and unsecured	3,629.47	Surplus	25,000,000.00
United States Securities	99,531,584.53	Undivided Profits	12,778,559.58
Other Bonds and Securities	7,037,857.54	Deposits	391,716,483.46
Stock of Federal Reserve Bank	1,500,000.00	Dividends unpaid	12,556.50
Banking House	4,000,000.00	Reserved for Interest, Taxes and Other Purposes	6,618,828.68
Cash in Vault and due from Federal Reserve Bank	58,472,902.14	Unearned Discount	1,365,476.30
Due from Banks and Bankers	5,575,645.55	Letters of Credit	11,636,217.41
Exchanges for Clearing House	59,220,192.68	Acceptances executed for Customers	19,838,747.59
Checks and other Cash Items	3,016,937.50	Acceptances sold with our endorsement	1,587,787.46
Interest Accrued	1,065,113.38		
Customers' Liability under Letters of Credit and Acceptances	30,678,299.49		
	$495,554,656.98		$495,554,656.98

PRESIDENT
JAMES S. ALEXANDER

VICE-PRESIDENTS
J. HOWARD ARDREY, LOUIS A. KEIDEL, FARIS R. RUSSELL
JOSEPH A. BRODERICK, DAVID H. G. PENNY, STEVENSON E. WARD
GUY EMERSON, JOHN E. ROVENSKY, ROGER H. WILLIAMS

SECOND VICE-PRESIDENTS
HARRY P. BARRAND, ELMORE F. HIGGINS, EDWARD H. RAWLS
LOUIS P. CHRISTENSON, ARCHIBALD F. MAXWELL, EVERETT E. RISLEY
JAMES I. CLARKE, FRANZ MEYER, HENRY C. STEVENS

CASHIER ROY H. PASSMORE — *AUDITOR* PAUL B. HOLMES

DIRECTORS
JAMES S. ALEXANDER, CHARLES E. DUNLAP, HARRY B. THAYER
JOHN W. DAVIS, HERBERT P. HOWELL, JAMES TIMPSON
HENRY W. de FOREST, JOHN G. SHEDD, THOMAS WILLIAMS
VALENTINE P. SNYDER

Canadian Information
From 520 Branches

THE CANADIAN BANK OF COMMERCE maintains 520 branches mainly throughout the Dominion of Canada and Newfoundland. These widely distributed branches enable this bank to offer unexcelled facilities for handling Canadian collections, and for the transfer of funds between the United States and Canada.

This institution also has branches in London (England), Mexico City, Havana, Kingston (Jamaica), Rio de Janeiro, Bridgetown (Barbados), Port of Spain, San Fernando (Trinidad), St. Pierre et Miquelon, as well as correspondents in other important world markets.

Our New York Agency will be pleased to answer inquiries regarding this service, or to supply authentic information about Canadian business conditions, activities or possibilities.

THE CANADIAN BANK OF COMMERCE

Capital Paid Up $15,000,000 — New York Agency, 16 Exchange Place — *Reserve Fund* $15,000,000
Agents—F. B. Francis, C. L. Foster, C. J. Stephenson
Head Office—Toronto, Can.

BANK of CENTRAL and SOUTH AMERICA
INCORPORATED

Through its subsidiaries in Central and South America and its correspondents in England and Continental Europe, this Bank offers complete facilities for banking transactions of all kinds between these countries and the United States. Subsidiaries are established in Colombia, Costa Rica, Nicaragua, Peru, and Venezuela.

BOARD OF DIRECTORS

Arthur M. Anderson, *With J. P. Morgan & Co.*
James Brown, *Brown Brothers & Co.*
W. Palen Conway, *Vice-President Guaranty Trust Co. of New York*
Walter E. Frew, *President Corn Exchange Bank*
R. F. Loree, *President*
Henry F. McCreery, *President Hard & Rand, Inc.*
Gates W. McGarrah, *Chairman of the Board Mechanics & Metals National Bank*
John McHugh, *President Mechanics & Metals National Bank*
H. Esk. Moller, *Secretary and Treasurer Cerro de Pasco Copper Corporation*
Maurice A. Oudin, *Vice-President International General Electric Co.*
William C. Potter, *President Guaranty Trust Co. of New York*
J. Louis Schaefer, *Vice-President W. R. Grace & Co.*
S. Stern, *Vice-President Columbia Trust Co.*
E. R. Stettinius, *J. P. Morgan & Co.*
Albert Strauss, *J. & W. Seligman & Co.*

OFFICERS

R. F. Loree, *President*
F. C. Harding, *Vice-President* — R. Hanal, *Vice-President and Secretary*
P. Tillinghast, *Assistant Manager* — J. Bloom, *Treasurer*
William Todd, *Assistant Secretary* — Colin S. Macdonald, *Assistant Treasurer*

Financial Statement as of September 9, 1922

RESOURCES		LIABILITIES	
Cash and U. S. Treasury Certificates	$3,419,498.91	Due to Customers	$ 359,101.67
Due from Foreign Banks	412,057.87	Due to Foreign Banks	2,452.23
Accrued Interest and Accounts Receivable	270,753.90	Accrued Interest Payable	3,216.50
Stock of Affiliated Banks	1,936,485.48	Due to Agencies and Affiliated Banks	120,301.48
Due from Branches and Affiliated Banks	2,380,776.20	Miscellaneous Liabilities	432,666.48
Real Estate	10,000.00	Letters of Credit	9,185.60
Furniture and Fixtures	1.00	Capital, Surplus and Undivided Profits	7,502,648.35
	$8,429,573.36		$8,429,573.36

BANK of CENTRAL and SOUTH AMERICA
INCORPORATED
44 Pine Street — New York

South African Railways

Visiting bankers are afforded the opportunity to obtain official Government information regarding 850 miles of new railways, soon to be constructed in the Union of South Africa, at our New York Agency. This agency also offers superior facilities for the extension of trade between the United States and Africa, Australia, the Far East and Europe and in the transaction of banking business of every description.

NATIONAL BANK of SOUTH AFRICA LTD
New York Agency, 44 Beaver Street
Head Office, PRETORIA
Capital and Reserves over $20,000,000
Resources $350,000,000
BOMBAY — LONDON — ANTWERP

Direct Banking Service With France

THE facilities of the French American Banking Corporation meet the requirements of American Business Men and Bankers for direct banking service with all countries where the French language prevails, especially France, Belgium, Switzerland, Egypt, Asia Minor, and Syria, besides the French Colonial Dominions, in Algeria, Tunisia, Morocco, West-Central and East-Africa, Madagascar, Indo-China, Annam, Oceania and South America. We shall be pleased to furnish Bankers, Merchants and Manufacturers with specific information regarding this broad service.

FRENCH AMERICAN BANKING CORPORATION

Capital Surplus and Undivided Profits.....$2,937,000
67-69 William Street, New York City
PAUL DURAN, President

Commercial Trust Company of New Jersey

Main Office | Opposite Pennsylvania R. R. Ferries Exchange Place Station, Hudson Tubes | Jersey City

CHECKS DRAWN ON THIS COMPANY ARE PAYABLE AT PAR IN NEW YORK CITY THROUGH THE NORTHERN NEW JERSEY CLEARING HOUSE

Member of the Federal Reserve System

Edward A. McAllister
and
William D. Patterson

Announce the formation of a partnership for the general practice of

PUBLIC ACCOUNTING

under the firm name of

A. E. McAllister & Company
2 Rector Street
New York City

Yonkers, N. Y. — Washington, D. C. — Lima, Peru
Havana, Cuba — Paris, France.

THOMAS C. PERKINS
Constructive Banking
30 State St., Boston, Mass.
Underwritings and Reorganizations

PROPOSALS.

NOTICE TO CONTRACTORS.

Bids are invited on a building to be erected in the lower part of the city.

Responsible contractors interested will communicate by letter with the Independent Fruit Auction Corporation, 188 West Street, New York, where full information may be obtained.

Bank Officer

Now with prominent New York City bank, and who has held executive positions in banks for the past fifteen years, would consider connection in official capacity with a financial institution in a smaller city where there is an opportunity to build up a profitable business.

Address A. B. A., D 779 Times Downtown.

INCREASE IN MOTIVE POWER ON RAILWAYS

Number of Locomotives Not Much Above Recent Years, but Tractive Capacity Greater.

One question which has been regarded as traffic circles as a crucial consideration, following a freight blockade on the railways this Autumn, was partly answered by a statement of the Bureau of Railway Economics last week. It has been widely held that the difficulty of moving freight at the height of the season's demand for transportation would be less of a matter of car shortage than of inadequacy of available motive power to haul all the trains provided. Records covering the service which the railroads of the United States are getting out of their locomotives and freight-carrying cars show that the capacity of this equipment has had a steady increase during the last six years. The number of locomotives increased during the last six years only 5.9 per cent., but the average tractive power per locomotive in the same period increased 10.6 per cent. and their aggregate tractive power 17.4 per cent., according to figures made public this week by the Bureau of Railway Economics. In the same way, although the number of freight cars increased only 2.8 per cent., the average capacity per car increased 6.3 per cent. and the aggregate capacity 9.3 per cent. The reason for this increase in the capacity per locomotive, according to railroad executives, is the more powerful and more economical locomotives which are being constructed by the leading equipment companies of the country. Development of the locomotive during recent years has been most remarkable, especially in the construction of the heavy type of engine, which is capable of carrying unusually long trains of cars. In the case of the increased capacity of the freight cars, it was said that this is due to the more efficient handling of cars and the reduction in the amount of empties moved from one section of the country to another.

The tables from which the figures are taken are as follows:

NUMBER OF LOCOMOTIVES IN THE SERVICE OF CLASS 1 RAILWAYS FOR WHICH TRACTIVE POWER IS REPORTED.

	Number on Dec. 31 (Serviceable)	Aggregate Tractive Capacity, Pounds.	Average Tractive Capacity, Pounds.
1916.....	60,960	2,024,118,760	33,196
1917.....	61,853	2,067,940,709	33,432
1918.....	62,351	2,226,346,296	34,995
1919.....	64,618	2,312,633,583	35,789
1920.....	64,383	2,340,761,199	36,365
1921.....	64,565	2,376,276,940	36,808

Increase, 1921 over 1916—Number, 5.9 per cent.; aggregate tractive capacity, 17.4 per cent.; average tractive capacity, 10.6 per cent.

NUMBER AND CAPACITY OF FREIGHT-CARRYING CARS IN SERVICE OF CLASS 1 RAILWAYS.

	Number on Dec. 31	Aggregate Capacity.	Average Capacity.
1916.....	2,243,111	92,280,338	41.0
1917.....	2,301,947	96,467,094	41.8
1918.....	2,320,562	96,706,852	41.6
1919.....	2,301,978	96,007,041	41.6
1920.....	2,311,617	96,020,264	41.5
1921.....	2,315,700	98,531,052	42.5

Increase, 1921 over 1916—Number, 2.8 per cent.; aggregate capacity, 6.8 per cent.; average capacity 3.6 per cent.

NEW INCORPORATIONS

New York Charters.

Special to The New York Times.

ALBANY, Oct. 2.—Fifty-three new corporations, with an aggregate capitalization of $3,109,500, were chartered today. They include:

Gradwohl Construction Co., Manhattan, $10,000; F. and F. Eckard, H. O. Lundberg. (Attorney, F. D. Tansley, 42 West 44th St.)

Majestic Cafeteria, Utica, $6,000; R. Block, S. Abelov, I. Dean. (Attorneys, Miller & Rubbell, Utica.)

205 Lenox Av., Manhattan, realty, $5,000; N. Feinstein, N. H. Sherman. (Attorney, L. Feinstein, 140 Broadway.)

Teurdin Trading Corp., Manhattan, stocks and bonds, $50,000; J. and J. Yurdin, M. Shelnberg. (Attorney, E. Kunts, 51 Chambers.)

Cochon Realty Corp., Manhattan, $10,000; W. Cohen, E. Miller. (Attorney, N. B. L. Cohen, 302 Broadway.)

Frederick S. Dudley & Associates, Manhattan, stock brokers, $5,000; F. S. Dudley, A. F. Mallin. (Attorney, E. T. Simpson, 366 Fifth Av.)

Estate of Benjamin Goodman, Manhattan, shirt belting and ribbons, $20,000; M. Goodman, I. Seidman, M. Silberstein. (Attorney, M. Jabolow, 277 Broadway.)

Pelican Oil Co., Jamestown, $2,000; A. R. Page, T. Pullen. (Attorney, F. N. Garfield, Jamestown.)

Max J. Zetcoff Realty & Construction Co., Manhattan, $6,000; M. J. Zetekoff, M. Lerner, S. Brown. (Attorney, D. D. Glahl, 233 Broadway.)

Sammett Building & Construction Co., Manhattan, $10,000; F. Zurmuhlen, A. H. Marks, H. F. Sammett. (Attorney, S. Kotflet, 152 West 42d St.)

Frit Construction Co., Buffalo, $100,000; W. H. Stiegh, W. J. Dewes. (Attorney, M. J. Moore, 141 Broadway.)

Purchase-Donovan - Forrestel, Manhattan, women's dresses, $10,000; A. E. Purchase, C. Forrestel, R. Goldenberg. (Attorneys, Mayer, Ehrich & Block, 21 East 40th St.)

Kaib Construction Co., Brooklyn, $20,000; S. Kleinman, N. Auslander, H. Bobker. (Attorney, E. J. Garvar, 47 Graham Av., Brooklyn.)

Kep Garment Co., Manhattan, women's apparel, $25,000; A. Epstein, L. Smith Jr., S. Polononsky. (Attorneys, Kleiner, Britwitz & Nadel, 299 Broadway.)

Albany Soap Corp., Albany, consolidation of Three Points Products Corporation and Christian Bros. Soap Co., $90,000; J. Grober, J. H. Rea, J. Nicklas. (Attorneys, Tobin, Wiswall & Walton, Albany.)

Elson Shipping Corp., Manhattan, $5,000; S. and C. S. and H. Nevelson. (Attorneys, Weschler & Kohn, 128 William St.)

Nevo Shipping Corp., Manhattan, same as preceding.

Asia Magazine, Manhattan, $25,000; G. R. Rennick, L. B. Froelick, J. H. Patchin. (Attorneys, Baldwin & Hutchins, 120 Broadway.)

B. J. G. Realty Co., Brooklyn, $10,000; L. Markus, H. Cohen, B. Grosman. (Attorney, N. Friendman, 305 Broadway.)

Arcade Feed Clearing House Arcade, $18,000; S. A. Wilcox, F. S. Powell, O. R. Clark. (Attorney, J. W. Woodruff, Hamburg.)

Manufacturers Fuel Co., Buffalo, $20,000; E. J. Delaney, H. C. Curtin, E. Wilson. (Attorneys, Bull, Roberts & Hart, Buffalo.)

Langman Photoservice, Manhattan, 50 shares preferred stock, $100 each; 100 common, no par value, active capital, $5,000; H. Newman, J. and R. Langman. (Attorney, C. H. Hertet, 261 Broadway.)

F. and D. Building Corp., Brooklyn, $15,000; S. Mincon, B. Brandsky, S. S. Calin. (Attorney, S. L. Segall, 120 Broadway.)

Municipal Sharing Corp., Manhattan, realty, $15,000; H. Kurzweil, J. Wachs, J. Podhoritz. (Attorney, H. B. Goldstein, 135 Rivington St.)

Superb Garage, Bronx, $5,000, L. and N. Feith, M. C. Hirsh. (Attorney, L. Freeman, 1,540 Broadway.)

William N. Pierce, Buffalo, merchandise, $10,000; W. N. and C. R. Pierce, R. E. Jacobson. (Attorneys, Jacobson & McCormack, Buffalo.)

New York Stuffed Toy Co., Manhattan, $7,500; H. and M. Glantz, B. Stern. (Attorney, A. E. Ellenbogen, 49 East 23d St.)

Optical Development Corp., Bronx, $1,000,000; E. J. Fish, A. J. and M. M. Timmony. (Attorney, T. E. Wing, 100 Broadway.)

Brennan Davis Realty Co., Manhattan, $10,000; E. R. and T. P. Brennan, J. R. Davis. (Attorney, J. J. Robinson, 233 Broadway.)

J. P. & Son, Manhattan, merchandise and realty, $20,000; J. and B. and J. H. Presser. (Attorney, B. Hellinger, 905 Broadway.)

Kassner & Leivent, Manhattan, wearing apparel, $8,000; M. and A. Kassner, A. Leivent. (Attorneys, Evirin & Evirin, 140 Rivington St.)

J. Lorie, Manhattan, women's wearing apparel, $16,000; J. and H. Lewis, M. Scheer. (Attorney, C. Huth, 280 Broadway.)

Long Beach Repair Co., Long Beach, realty, $5,000; E. L. Ruff, S. Israel, S. Yudkin. (Attorneys, Seelaw, Cohen & Brandt, 15 Park Row.)

Denmark Amusement Co., Brooklyn, dance halls, $10,000; H. and M. Denmark, I. Lazarus. (Attorney, A. Miles, 87 Graham Av., Brooklyn.)

Eisner & Tassain, Manhattan, tailors, $5,000; G. Eisner, W. F. Baxter, M. H. Goldins. (Attorney, R. M. Newman, 140 West 42d St.)

Halsam Co., Manhattan, merchandise, $50,000; A. H. Harris, H. B. Charos, G. Z. Mason. (Attorneys, Kahn & Zorn, 60 Broadway.)

Bu-Mar Realty Corp., Manhattan, $5,000; H. E. Rockmore, I. Miller. (Attorney, M. Rockmore, 217 Broadway.)

Bertol Drug Corp., Queens, $10,000; I. G. Herman, H. E. Mitchell. (Attorney, E. Karitz, 177 Broadway.)

Freeport Automobile Corp., Manhattan, realty, $25,000; R. O. Goldschmidt, A. M. Plane, M. Gries. (Attorney, W. E. Foster, 60 Broadway.)

Inwood Service Station, Manhattan, gas station, $5,000; J. Finkelstein, R. Parson, E. Brook. (Attorney, J. Stutsky, 220 Broadway.)

Chester C. Grod, Manhattan, wearing apparel, $25,000; C. C. Grod, M. Coopersmith, S. M. Endlinger. (Attorney, D. I. Shapiro, 305 Broadway.)

CAPITAL INCREASES.

American Russo Fur Co., Manhattan, $15,000 to $50,000.

Katz Bros. Leather Goods Co., Manhattan, $100,000 to $200,000.

Jules Ferond Co., Manhattan, $100,000 to $150,000.

Wyanskill Mfg. Co., Troy, $50,000 to $100,000.

Frank E. Bolway & Son, Syracuse, $500,000 to $500,600.

NAME CHANGES.

Archibald Barnhart Co., Walton, to Archibald Co.

Serial Engineering Corp., Hammondsport, to Red Air Craft Corp.

Grameroy Novelty Co., Manhattan, to Gramercy Knitting Mills.

DESIGNATIONS.

Maamigous Vennootschap Diamant Maatschappy Edward Van Dam, Kingdom of the Netherlands, diamonds; representative, H. G. Rosenheim, 497 6th Av.

Keith Landis Corp., Ill., auto accessories, $300,000; representative, J. Keith, 25 West 45th St.

DISSOLUTIONS.

Inglo Machine Co., Rochester.

Adams Milroy, Manhattan.

New Jersey Charters.

Special to The New York Times.

TRENTON, Oct. 2.—New charters: Ocean Ay. Realty Co., Ocean City, $120,000; Ralph L. Chester, James M. Chester, William Chester, Ocean City.

Terrace Garage, Hasbrouck Heights, garage, $100,000; James E. Allchin, Augustus J. Murphy, John F. Murphy, Hasbrouck Heights.

Highland Park Masonic Association, New Brunswick, to build Masonic home, $200,000; Condit S. Atkinson, William J. Blake, Alvah H. Cole, New Brunswick.

Delaware Charters.

Special to The New York Times.

DOVER, Del., Oct. 2.—Charters filed today: National Petroleum Products Co., Wilmington, $6,000,000. (Delaware Registration Trust Co.)

National Thrift Corp. of America, Wilmington, stocks and bonds, $8,000,000. (Corporation Trust Co. of America.)

Mannheimer Bros., Wilmington, department stores, Wilmington, $1,500,000. (Corporation Trust Co. of America.)

Climax Oil Co., Wilmington, produce and refine, $1,500,000. (American Guaranty and Trust Co.)

Electro-Static Power Corp., Philadelphia, manufacture electric-power machinery, $1,000,000. (U. S. Corporation Co.)

Gasoscope Co. of America, manufacture, $500,000; James McCallum Sr., St. Louis. (Corporation Trust Co. of America.)

Way-a-Head Corp., Wilmington, manufacture lens, $500,000. (Colonial Charter Co.)

Central Producing and Refining Co., Wilmington, oil lands, $350,000. Corporation Service Co.)

Interstate Trust Co., Wilmington, stocks and bonds, $306,250. (Corporation Trust Co. of America.)

Michael Melody & Sons Co., Wilmington, contracting, engineering, $250,000. (Corporation Trust Co. of America.)

Diamond State Fish products Co., $200,000; John R. Baylis, Wm. H. Bookhammer, Lewes, Del.; Sylvester A. Bookhammer, Atlanta, Ga. (Wm. H. Bookhammer, Lewes, Del.)

Eisman Cigar Co., Philadelphia, $150,000. (Corporation Guarantee and Trust Co.)

M. Eisman & Sons, Philadelphia, $150,000. (Corporation Guarantee and Trust Co.)

Mobile Box and Lumber Co., Wilmington, $75,000. (Corporation Service Co.)

Chicago Meredosia Gun Club, no capital; A. J. Gerrard, Chicago; Lewis Johnson, Evanston, Ill.; Frank Wells, Kenosha, Wis. (Corporation Service Co.)

CAPITAL INCREASE.

Brandt Warner Manufacturing Co., York, Pa., $25,000 to $100,000. (Corporation Guarantee and Trust Co.)

CHANGE IN NAME.

Mortgage Co. of Baltimore to the National Mortgage Co. of Baltimore.

FINANCIAL NOTICES. FINANCIAL NOTICES. FINANCIAL NOTICES.

Notice to the Holders of the

General Mortgage 4% Gold Bonds of

Reading Company

and

The Philadelphia & Reading Coal & Iron Company

The Supreme Court of the United States in a suit to dissolve the relation existing between the said Companies and others and to separate railroad properties from coal properties has directed the United States District Court for the Eastern District of Pennsylvania to approve a plan for such dissolution and disposition of properties.

The District Court is directed to sever the interests and joint obligations of the Reading Company and the Coal and Iron Company; to determine the respective values of their properties which are covered by the lien of the said mortgage; to apportion the liabilities of the said Companies and the liens upon their respective properties according to the values so found, and to determine what, if any, injury to the bondholders such modification of the terms of their debt and mortgage may cause and to compensate therefor by payment.

It is regarded as most important that the bondholders should unite in order to be represented in Court in the said proceedings, to the end that the plan ultimately approved by the Court may preserve and protect their rights and interests.

With this object in view the undersigned Committee has been formed and has, by order of the District Court, been made party to the said proceedings and authorized to appear as representative of the holders of the said bonds.

Copies of the Deposit Agreement may be obtained from either J. P. Morgan & Co., 23 Wall Street, New York City, New York, or Drexel & Co., Chestnut & Fifth Sts., Philadelphia, Pa., the Depositaries, or from the Secretary of the Committee.

Holders of the said bonds are requested to deposit their bonds immediately with one of the said Depositaries. The Depositary receiving the bonds will issue a transferable certificate of deposit in respect to the bonds deposited. All coupon bonds should have attached thereto coupons maturing on and after January 1st, 1923. Registered bonds should be accompanied by properly executed transfers in blank.

The certificates of deposit have been listed on the New York and Philadelphia Stock Exchanges.

In order that those who have been prevented by the intervention of the vacation season from depositing may have an opportunity to do so, the time for depositing bonds has been extended to December 1st, 1922.

JAMES M. WILLCOX, Chairman,
(Vice-President, The Philadelphia Saving Fund Society)
Philadelphia, Pa.

WILLIAM P. GEST
(President, Fidelity Trust Co.)
Philadelphia, Pa.

GEORGE W. DAVISON
(President, Central Union Trust Company of New York)
New York City, N. Y.

E. B. MORRIS
(President, Girard Trust Co.)
Philadelphia, Pa.

WILLIAM A. DAY
(President, Equitable Life Assurance Society of U. S.)
New York City, N. Y.

C. S. W. PACKARD
(President, The Pennsylvania Company for Insurances on Lives and Granting Annuities)
Philadelphia, Pa.

EDWARD D. DUFFIELD
(President, Prudential Insurance Co. of America)
Newark, N. J.

ASA S. WING
(President, Provident Trust Co.)
Philadelphia, Pa.

COMMITTEE

Depositaries:
J. P. MORGAN & CO.
New York City, N. Y.
DREXEL & CO.
Philadelphia, Pa.

A. S. FENIMORE
Secretary
700 Walnut Street, Philadelphia, Pa.

HENRY, PEPPER, BODINE & STOKES
Counsel
Philadelphia, Pa.

SAVINGS BANKS. SAVINGS BANKS.

YOUR savings are idle IF you wait three months to deposit—

INTEREST computed by the month on deposits

A deposit made as late as the third day of any month will draw a full month's interest even if the account is withdrawn the first of the following month. If the account remains until one of our dividend periods—which are January 1st and July 1st—it will receive a larger rate of interest

For 72 years we have been leaders in movements for the benefit of our depositors

EMIGRANT INDUSTRIAL SAVINGS BANK
INCORPORATED 1850
51 CHAMBERS STREET
NEW YORK

NEW YORK SAVINGS BANK
N. W. Cor. 14th St. and Eighth Ave.
QUARTERLY DIVIDEND
Credited Oct. 1st, 1922, at the rate of
4%
per annum on sums from $5 to $5,000 entitled thereto under the By-laws.
DEPOSITS MADE ON OR BEFORE OCT. 2d WILL DRAW INTEREST FROM OCT. 1st
Interest Credited Quarterly
BANKING BY MAIL
WILLIAM FELSINGER, President.
WALTER E. BRINCKERHOFF, Secretary. CLARENCE L. BLAKELOCK, Treasurer.
Open Mondays from 10 A. M. to 8 P. M., Saturdays from 10 A. M. to 12 M., other days from 10 A. M. to 3 P. M., holidays excepted.
Money to Loan on Bond and Mortgage

DISCOUNT CORPORATION OF NEW YORK

This Corporation buys and sells United States Certificates of Indebtedness, Treasury Notes, Victory Notes, and other short term government securities—

Discounts approved bankers acceptances and trade acceptances with bank endorsement at current market rates—

Receives funds repayable on demand or at fixed maturity against the security of bankers acceptances or government obligations.

STATEMENT OF CONDITION
September 30, 1922

ASSETS

Acceptances Discounted and United States Treasury Certificates		$75,098,990.46
New York State Bond, at Cost		985.00
United States Treasury and Victory Notes at Par		14,059,350.00
United States Liberty Bonds (Par Value $1,272,950) at Cost		1,221,943.50
Cash and Due from Banks		1,623,261.57
Sundry Debits		316,636.62
		$92,321,167.15

LIABILITIES

Capital	$5,000,000.00	
Surplus	1,000,000.00	
Undivided Profits	1,248,250.58	$7,248,250.58
Reserve for Taxes, Etc.		39,744.48
Loans Payable and Deposits		20,751,023.47
Acceptances Rediscounted and Sold with Endorsement		64,151,117.54
Unearned Discount		49,550.16
Sundry Credits		81,480.92
		$92,321,167.15

DIRECTORS

Geo. W. Davison, *President Central Union Trust Company*
Francis L. Hine, *Chairman First National Bank*
Gates W. McGarrah, *Chairman Mechanics & Metals National Bank*
John McHugh
Charles E. Mitchell, *President National City Bank*
J. P. Morgan, *J. P. Morgan & Company*
James H. Perkins, *President Farmers Loan & Trust Company*
Seward Prosser, *President Bankers Trust Company*
Charles H. Sabin, *Chairman Guaranty Trust Company*
E. C. Wagner
A. H. Wiggin, *President Chase National Bank*

OFFICERS

John McHugh, *Chairman of the Board*
E. C. Wagner, *President*
Jerome Thralls, *Vice-President*
Dudley H. Mills, *Secretary*
M. Greacen Briggs, *Assistant Secretary*
Gerald F. Beal, *Assistant Secretary*

OFFICES: FIFTY-TWO WALL STREET
Telephone Hanover 9734

Consolidated Gas Electric Light and Power Company of Baltimore
NOTICE OF REDEMPTION
Baltimore, Maryland, September 16, 1922.
To the Holders of Series B, Seven and One-Half Per Cent. First Refunding Mortgage Sinking Fund Gold Bonds of Consolidated Gas Electric Light and Power Company of Baltimore:

Notice is hereby given that, pursuant to the provisions therefor contained in the bonds and the indenture hereinafter mentioned, Consolidated Gas Electric Light and Power Company of Baltimore on the first day of December, 1922, will redeem at 110 and accrued interest all of its outstanding Series B, Seven and One-Half Per Cent. First Refunding Mortgage Sinking Fund Gold Bonds issued under the indenture dated as of February 1, 1919, between said corporation and Bankers Trust Company (of New York), Trustee. Such redemption will be effected by payment of the redemption price upon presentation of such bonds at the banking house of the Bank of the Manhattan Company in the Borough of Manhattan, in the City of New York, or at the banking house of Alexander Brown and Sons in the City of Baltimore, Maryland, or at the office of the London Joint City and Midland Bank Limited in London, England, at the holders' option on the first day of December, 1922. In case any such bonds be not presented for redemption on the date above specified, all interest on said bonds so called for redemption shall cease from and after said date.

JOHN L. BAILEY,
Treasurer.

LAST NOTICE

To The Holders of

Interborough-Metropolitan Collateral Trust 4½% Bonds and Certificates of Deposit:

Attention is called to the final expiration at the close of business, Saturday, October 7th, of the time within which these bonds may be deposited under the Interborough-Manhattan Plan of Readjustment and elections made to purchase new Interborough Notes.

October 3, 1922.

Interborough-Metropolitan 4½% Bondholders' Committee

GUARANTY TRUST COMPANY OF NEW YORK, Depositary,
140 Broadway, New York.

BEECH-NUT PACKING COMPANY

will redeem all its outstanding Seven Per Cent. Gold Notes on the first day of November, 1922, by payment at The New York Trust Company, 100 Broadway, New York City, in accordance with the terms of the Trust Indenture under which same were issued, and notice to that effect is hereby given. Interest will cease on Nov. 1, 1922, and all notes with attached coupons should be presented and surrendered to said Trust Company.

BEECH-NUT PACKING COMPANY.
Dated, Sept. 1, 1922. By Bartlett Arkell, President.

SAVINGS BANKS.

Citizens Savings Bank
Corner Bowery and Canal St.
The Trustees have declared a Quarterly Dividend at the rate of
Four Per Cent
per annum for the three months ending September 30th, 1922, on all amounts of $5 up to $5,000, entitled thereto under the By-Laws and Rules of the Bank.
Money deposited on or before October 4th will draw interest from October 1st.
HENRY SAYLER, President.
EDWIN A. LAHM, Secretary.
CARL A. RICHTER, Asst. Secy.

Put Your Savings in a Savings Bank
Quarterly Dividends
METROPOLITAN SAVINGS BANK
1 THIRD AVE., COR. 7th STREET.
Interest for Three months ending September 30, 1922, at rate of 4% Per annum on all sums from $5 to $5,000 has been declared payable Oct. 31st.
Deposits on or before October 4th will draw interest from October 1st.
Open Monday Evenings from 6 to 7.
SOCIETY ACCOUNTS ACCEPTED.
Robert D. Andrews, President. Francis H. Moffet, Secretary.

UNION DIME SAVINGS BANK
40th Street and 6th Avenue
An Interest Dividend (125th consecutive) has been declared at the rate of
FOUR PER CENT.
per annum, credited Oct. 1, 1922, and payable on and after Thursday, Oct. 19th, 1922, on all sums entitled thereto under the By-Laws from $5 to $5,000.
Money deposited on or before Oct. 3d, 1922, draws interest from Oct. 1st, 1922.
DIVIDENDS ARE PAID QUARTERLY
ALEX. P. W. KINNAN, President.
EDMUND P. LIVINGSTON, Treasurer.
FRANK F. HAZARD, Secretary.

DIVIDENDS.

Fort Worth Power & Light Company
Preferred Stock Dividend No. 45.
The regular quarterly dividend of one and three-quarters (1¾%) per cent. on the Preferred Stock of Fort Worth Power & Light Company has been declared for payment November 1, 1922, to stockholders of record at the close of business October 14, 1922.
T. B. YARBROUGH, Treasurer.

The International Nickel Co.
A quarterly dividend of one and one-half per cent. on the Preferred Stock has been declared this day payable November 1, 1922, to the Preferred stockholders of record at the close of business October 13, 1922.
New York, JAMES L. ASHLEY,
October 3, 1922. Secretary and Treasurer.

American Telephone & Telegraph Co.
132nd Dividend
The regular quarterly dividend of two dollars and twenty-five cents per share will be paid on Monday, October 16, 1922, to stockholders of record at the close of business on Wednesday, September 20, 1922.
E. BLAIR-SMITH, Treasurer.

CAROLINA POWER & LIGHT COMPANY
COMMON STOCK DIVIDEND NO. 16.
A quarterly dividend of one-half of one per cent. on the Common Stock of the Carolina Power & Light Company has been declared for payment November 1, 1922, to common stockholders of record at the close of business October 16, 1922.
A. C. RAY, Treasurer.

FALL RIVER GAS WORKS CO.
Dividend No. 114.
A $1.00 quarterly dividend is payable NOV. 1, to Stockholders of record OCT. 16, 1922.
STONE & WEBSTER, INC.,
General Manager.

Greenwich Savings Bank
Incorporated 1835
S. E. cor. 6th Ave. & 16th St.
NEW YORK
A DIVIDEND AT THE RATE OF
Four Per Cent
per annum has been declared to depositors on sums from $5 to $5000 for the quarter ending September 30th, 1922
Deposits made on or before October 10th will draw interest from October 1, 1922

THE MANHATTAN Savings Institution
644 Broadway, cor. Bleecker St., N. Y.
An Interest Dividend at the Rate of
FOUR PER CENT
per annum will be credited to depositors October 1st, 1922 (payable on and after October 16), on all sums not exceeding $5,000 entitled thereto. Deposits made on or before October 3, 1922, will draw interest from October 1st, 1922.
Open Mondays from 10 A. M. to 6:30 P. M.
Interest Credited and Paid Quarterly
Walter C. Stokes, President.
Arthur Stiles, V.-P. David Sands, Sec.

DRY DOCK SAVINGS INSTITUTION
341 & 343 Bowery, Cor. 23 St., N. Y.
THE Trustees have declared a dividend for the three months ending September 30, 1922, on all deposits entitled thereto under the By-Laws, as the rate of FOUR per cent. per annum, payable on and after October 16, 1922.
Deposits made on or before Oct. 3 will be entitled to interest from Oct. 1, 1922.
ANDREW MILLS, President.
ANDREW MILLS, JR., First Vice Pres.
FREDERICK SHERWOOD, Treasurer.
SAMUEL WEBSTER, Secretary.
Interest Credited and Paid Quarterly, January, April, July and October.

BROADWAY SAVINGS INSTITUTION
(CHARTERED 1851)
5 & 7 PARK PLACE (Opposite Woolworth Building)
QUARTERLY DIVIDEND
AT RATE OF
FOUR PER CENT
PER ANNUM for the three months ending September 30, 1922, on all sums entitled thereto; same payable on and after October 16, 1922.
DEPOSITS MADE ON OR BEFORE OCTOBER 4th WILL DRAW INTEREST FROM OCTOBER 1st
BANKING BY MAIL
RICHARD B. KELLY, President
FRANK C. POUCHER, Treas. LOUIS F. FERRIS, Sec.

4½% Dividends December 31st, 1921 and June 30th, 1922, were at the rate of 4½% per annum.
As a mutual bank our dividends are always as high as our earnings and our conservative policy permit.
Deposits made on or before October 10th draw interest from October 1st.
East River Savings Institution
231-37 Broadway, One Block North of City Hall

10TH DIVIDEND
Union Square Savings Bank
No. 20 UNION SQUARE
A DIVIDEND has been declared for the three months ending September 30, 1922, on all deposits entitled thereto at the rate of
FOUR PER CENT
per annum on sums from $5 to $5,000, payable on and after Oct. 16. Deposits made on or before Oct. 3 will draw interest from Oct. 1, and if not withdrawn will receive three months' interest on Jan. 1, 1923.
Dividends are paid quarterly.
FREDERIC C. MILLS, President.
H. E. BRINCKERHOFF, Secretary.
Open 10 to 3. Mon. 10 to 7. Sat. 10 to 12.
ACCOUNTS OF SOCIETIES ACCEPTED.

Central Savings Bank
IN THE CITY OF NEW YORK
CORNER 5TH AVE. AND 14TH ST.
QUARTERLY DIVIDEND
Interest at the rate of
FOUR (4) PER CENTUM
per annum will be credited depositors for the three months ended September 30, 1922, on all sums entitled thereto under the By-laws, not exceeding five thousand ($5,000) dollars, and will be payable on and after October 16, 1922.
Deposits made on or before October 3, 1922, will draw interest from October 1, 1922.
HUBERT GILLIS, President.
A. KOPPEL, 2d Vice-President and Treas.

HARLEM SAVINGS BANK
125 St. and Lexington Ave.
The trustees have declared a quarterly dividend at the rate of 4% per annum to be credited depositors Oct. 1st.
Money deposited on or before Oct. 10 will draw interest from October 1st.
William H. Tretter, President.
Thomas R. Ebert, Secretary.
Robert G. Hart, Asst. Secretary.

ASSERTS ATROCITIES IN SMYRNA CONTINUE

Dr. Esther Lovejoy Describes Systematic Robbery and Outrages by Troops.

100 BIRTHS AMONG VICTIMS

Babies Dying From Exposure—Departing Refugees Stripped of Their Remaining Valuables.

CONSTANTINOPLE, Oct. 2 (Associated Press).—"The cries of the Christian refugees of Smyrna for water and food are met by a Turkish lash," said Dr. Esther Lovejoy of New York, President of the American Women's Hospital, who has just returned here after a week's survey in the stricken city. Dr. Lovejoy declared that the world has not been told the real story of fire and horror.

"There are still several hundred thousand Christians in Smyrna and the interior whose lives are in peril, for the time limit of their evacuation has expired," she said. "Only Providence knows what their fate will be. The crowds on the quay are so great that some of them are pushed into the sea. Women stood waist deep in the water, holding their babies aloft in their arms to save them from drowning.

"Turkish soldiers are systematically robbing the men and wrenching the rings from the women. The wretched sufferers are willing to be robbed if the robbing can purchase life.

"At night the Turkish soldiers commit excesses against the women and girls. Only when searchlights from the ships in the harbor are turned on them do they desist. In terror of the Turks the refugees are packed in thousands in front of the American Consulate.

"There are more than 100 mothers who gave birth to babies. Some were delivered while standing. I attended many. Some of the infants died within a few hours from exposure, but the mothers clung pitifully to the dead bodies of the little things."

Dr. Lovejoy said that a Turkish soldier, mistaking her for a Greek woman, struck her heavily with the butt end of a rifle and left a mark. This soldier was about to strike her again when an American officer intervened. She declared that she saw two men attempting to escape by swimming out to a boat. They were discovered by Turkish soldiers, who fired on them. The shots were wild, and American bluejackets were able to pick up the two men in a motor boat before they were killed.

One of the doctors, asserted Dr. Lovejoy, saw a Greek woman cut her throat and then hurl herself into the water, where she was drowned. Dr. Lovejoy declared that Americans at home could not begin to visualize the terrible anguish of the refugees as their loved ones were torn from them, children being separated from their mother and the fathers sent into the interior. Refugees who were evacuated had to pass through a series of gates, she said. Dr. Lovejoy described how at each gate they were stripped of their belongings, including their money and clothing. In some cases the women were forced to undress so that they could not take any funds with them. By the time a refugee woman reached the last gate her clothes were in tatters.

Dr. Lovejoy described the sanitary conditions in Smyrna as unspeakable. The whole city, she said, was befouled. She thought that the Turkish officers were doubtless unaware of the misbehavior of their soldiers. In many cases the officers showed real compassion for the refugees, she said. She mentioned one instance in which a Turk threw himself across the body of a child in order to save it from being trampled to death.

American relief workers in Athens have sent the following telegram to the headquarters of their organization here: "The Mitylene situation is chaotic and impossible to organize. The misery is inconceivable, the death rate is increasing, and thousands of additional refugees are arriving.

"About 25,000 refugees are at Piraeus, and more are expected. The American committee is caring for thousands of mothers and babies. A local newspaper is raising a million-drachmae fund."

BOSTON, Oct. 2.—Details of the escape from death of Alexander MacLachlan, President of the International College at Smyrna, at the hands of the Turkish soldiers at the sacking of the city, reached the American Board of Commissioners for Foreign Missions today in a letter written by the Rev. Charles E. Riggs of Boston.

Dr. MacLachlan, who was badly beaten by the Turks, was watching their proceedings from the college grounds in the suburb of Paradise and expressed a desire to stop them, the letter said.

"The petty officer in charge of the marine detachment Mr. Crocker," the letter continued, "advised him not to go, but he was positive of his influence with the Turks with whom he had always been friendly, and went. Crocker went with him and four or five marines. The group was fired on by the Turks from inside a house, whereat Crocker ordered his men to retire. He himself stayed with Dr. MacLachlan, and they were both made prisoners by the Turks and roughly used, beaten with clubs and stripped of their clothing and shoes. Dr. MacLachlan kept on remonstrating with them, and they stood him up against a wall to shoot him.

"Cass Reed (dean of the college), who had been watching the whole thing from the tower, had rushed to the gate and found a passing patrol of Turkish cavalry, whose officer he begged to go to the doctor's rescue. Providentially, he was of the right sort, and went and dispersed the 'chete.' Dr. MacLachlan was carried, badly injured, into the college."

Another letter, written by a Minnesota worker, whose name was withheld, said that "wherever the American flag hung there the Armenians and Greeks sought safety." Miss Minnie Mills, dean of the Girls' Collegiate Institute, refused no one who begged for shelter, the letter said.

"Twelve hundred sought safety," it continued, "under the flag that hung over the school, and there Miss Mills and Miss Annie Gordon remained."

Miss Bertha Morley, another worker, hung out the American flag over the Armenian Girls' Orphanage, the board's correspondent added.

SMYRNA, Oct. 2 (Associated Press).—Rear Admiral Mark Bristol, commander of the American naval squadron in Turkish waters, is striving through the commanders of the American destroyers here to induce Mustapha Kemal Pasha to extend the time limit for the evacuation of the refugees from Smyrna, but thus far without success.

To date, 300,000 persons have been evacuated, but a large number still remain. A pall of pestilence hangs over the city, which is rapidly becoming uninhabitable. The American sailors are continuing their splendid work for the relief of the sufferers.

Twelve Greek ships under the protection of the American flag left here yesterday with thousands of refugees for Mitylene and other islands off the Smyrna coast.

While here, M. Franklin-Bouillon, the allied peace envoy, visited the devastated areas of the hinterland as the guest of the Turkish National Government, proceeding as far as Magnesia.

U. S. SUPREME COURT.

Special to The New York Times.

WASHINGTON, Oct. 2.—In the United States Supreme Court today, Frederick E. Weeks of White Plains, N. Y.; Harry Otis Poole of Rochester, N. Y.; William W. Worthington, Charles J. Holland, Alan S. LoLocke, Alfred G. Reeves, all of New York City, were admitted to practice.

Adjourned until tomorrow at 12 o'clock.

The day call for Tuesday, Oct. Oct. 3, will be as follows: Nos. 167, 279 (and 280, 281, 282 and 283), 1,177, 4, 5, 6, 7 and 8.

INDICT JAMESTOWN MAYOR.

Twenty-two Others Named in Alleged Mail Stock Swindle.

Special to The New York Times.

WASHINGTON, Oct. 2.—Twenty-three officials and directors of the Birmingham Motors Corporation of Jamestown, N. Y., seventeen of whom were named in a presentment by the grand jury last Summer on a charge of using the mails to defraud, were indicted today by the Federal grand jury on charges of conspiracy and illegal use of the United States mails.

The indictment charges that the concern manufactured, or was supposed to manufacture, a "no-axle" automobile, which it said would revolutionize the automobile industry. It is alleged to have sold millions of dollars' worth of stock in cities where demonstration automobiles and offices were maintained.

The names of Samuel A. Carlson, Mayor of Jamestown, and Guy F. Allen, former acting Treasurer of the United States, appear on the list of alleged offenders. The others are George B. Mechem, Sr., alleged owner of the patents under which the concern operated; Vance W. Mechem, Harian Van Wyck, William H. Clark, Byron Lederer, Merritt M. Baker, Ida M. Mechem, Emmet E. Hayden, Calus E. Weaver, George B. Mechem Jr., Thomas C. Dicken, Martin Lindquist, Allen E. Mechem, Franklin C. Bard, James M. Mansfield, R. C. Northwood, C. A. Rye, L. T. Barrow, R. S. O'Neal, C. R. Marvin and E. T. Bowman.

According to Assistant District Attorney Bertrand Emerson Jr., who drew the indictment, the concern was reputed to have a capitalization of $3,000,000, and, with the use of the United States mails, misrepresented the financial standing of the enterprise, its equipment, the value of its stock and also its prospects for business.

WILL WITNESSES DIFFER.

Struggle for Saloon Keeper's Estate Centres Around Death-Bed Signature

The struggle for the $100,000 estate of Bartholomew Conroy, who for many years conducted a liquor store at Mott and Canal Streets, was begun yesterday in the Surrogate's Court in Brooklyn. Mrs. Susan Conroy, known also as "Chinatown May," "The Bluebird" and "Rogue's Gallery No. 21,628," is named as beneficiary to the extent of $75,000 in the disputed will. Relatives of the dead saloon keeper are seeking to have it set aside.

The will was dated Feb. 3, eight days before Conroy died. Anne Lynch, a niece of Susan Conroy, was the first witness. She said she was present when the will was executed. She stated that it was drawn by Samuel Furstenburg, lawyer for Mrs. Conroy. Mrs. Conroy, according to the witness, walked to the bed where Conroy lay helpless from an attack of paralysis and said:

"Bart, here is your will."

Mrs. Conroy adjusted the sick man's glasses, according to Miss Lynch, and he read the document. Conroy made his mark. The witnesses then signed the will. Ann Lynch testified that she heard Conroy say to Mrs. Conroy that he wished her to get his money.

"How about your relatives?" Mrs. Conroy asked.

"They have money enough now," was the reply.

Patrick J. Hogan, another witness to the will, testified that when the party entered the room Furstenburg said to Conroy, "Bart, here is the will that I drew at your suggestion." Conroy, according to Hogan, lay in bed perfectly still, gazing straight ahead. According to Hogan, Furstenburg put the will in the hand of Conroy, who let it fall to the bed.

Furstenburg testified that Conroy never spoke when shown the will. He added that Conroy only nodded his head. That was the recognition in his eyes," the witness testified, proved to him that Conroy understood what was going on.

Surrogate Wingate reserved decision until today.

Lease Motor-Boat Salon.

The Submarine Boat Corporation leased for five years, with an option of five years, at a yearly rental of $16,500, the one-story extension of Park-Lexington Building, Park Avenue at Forty-sixth Street. This building will be used as motor-boat salon. Robert W. Catts is the owner of the building.

LATEST DEALINGS IN REALTY FIELD

Eleven Private Houses on Seventh Avenue Corner Leased by Higgins Estate.

TO IMPROVE FOR BUSINESS

Several Multi-family Houses in Manhattan Acquired by New Owners.

Trading on the real estate market opened quietly yesterday, owing to the holiday. There were few deals of importance reported, the largest being a lease involving improvements on a Seventh Avenue corner. Several minor tenement transactions in Manhattan were also reported.

At an aggregate rental of $900,000, or approximately $10,000 yearly, the Eugene Higgins estate leased to the Segard Realty Company (Nat Goldman President) the eleven private houses on the northeast corner of Seventh Avenue and 130th Street.

The lease is for a term of ninety-nine years at a gross rental of $900,000. According to Barnett & Co., the brokers in the transaction, the lessees will improve for business purposes the Seventh Avenue frontage, known as 2,201 Seventh Avenue. This consists of a 100-foot frontage.

The property on the side street, known as 149 to 171 West 130th Street, having a frontage of 225 feet, will also be altered, the total cost of the improvements being estimated at $100,000.

The Segard Company recently leased from the Higgins estate for ninety-nine years the office building and public market at 312 to 322 West 125th Street, running through to 321 to 331 West 124th Street.

Tenement House Trading.

Several Manhattan tenements changed ownership yesterday. Bernard A. Ottenberg sold to J. Freeman the five-story apartments, on plot 65 by 100, with two stores, at 228 West 124th Street. The building accommodates twenty-two families, and was sold through Fred G. Blechner, as broker.

Mr. Ottenberg recently sold through the same broker to Mr. Freeman a similar building at 226 West 124th Street, adjoining the parcel sold yesterday.

James H. Cruikshank resold to a client of Sidney V. Hirsch the premises 474 West 146th Street, which he purchased last week from William H. Burmes. It is a five-story double flat, 25 by 100.

The Biltmore Realty Corporation sold for Aaron and Adolph Weiss to the 205 West 113th Street Realty Corporation 5,063 Madison Avenue, a five-story double flat, with stores, on a lot 25 by 100. The property rents for $3,600 and was held at $25,000.

The Cruikshank Company has sold for the estate of Edwin A. Cruikshank to Sigmund Taub the property at the northeast corner of Third Avenue and 140th Street, 50 feet frontage on Third Avenue by 110 feet deep, with three tenements and stores.

Isaac Cohen, as attorney for the Athletic Realty Company, has purchased from Lena Loeb 48 East 132d Street This property is a five-story tenement, 33 by 100.

The five-story triple flat at 217 East Eighty-third Street, 38 by 100, was sold by H. Stegerman and John Lucker for H. F. Holtorf to Louis Ecker.

Improving West Broadway Plot.

The Rowantree-Schley Company has sold for Henry W. Faulkner the property at 321 West Broadway, and for his brother, William D. Faulkner, the similar property, 323 West Broadway, to Henry Link. This combined plot, 33 by 100 feet, will be improved for business purposes.

THE BRONX MARKET.

Murphy Estate Sells White Plains Avenue Corner.

The estate of Arthur H. Murphy, late leader of the Democratic Party in Bronx County, has sold to the L. & G. Realty Company, the six lots on the northwest corner of White Plains Avenue and 241st Street, at the terminal of the White Plains Avenue subway and elevated extensions. The plot is partly improved with stores, which will be renovated, and a large two-family dwelling on the rear. The parcel was held at $75,000. F. Wm. Eggert negotiated the sale. This makes the third large parcel sold in the immediate section within the past month.

Richard Dickson sold for Louisa M. Knoeppel premises 1,345 Franklin Avenue, lot being 63 by 206 improved with a private home. This property has been the home of the Knoeppel family for more than 25 years.

P. Trephhauer sold the three-story private residence, 879 Cauldwell Avenue. Leon G. Losere was the broker.

The DeBrose Realty Corporation, Samuel Rosenberg, president, who is erecting a row of two-family houses with garages on Andrews Avenue, has just sold one of the houses, size 25 feet by 100 feet, with two garages, to Charles Smith. This is part of the plot of the Berkeley Oval which was lately purchased by Nathan Wilson from the Gould estate.

Suburban Buyers.

Martin T. Flanagan sold the colonial residence on the south side of Llewellyn Road, near South Mountain Avenue, Montclear, N. J., to S. Olin Johnson. The residence, three-story frame white clapboard construction, contains eleven rooms, three bathroms and solarium. The property has a frontage of 100 feet and extends to a depth of 300 feet. There is a garage on the premises. The property has been held at $36,000. F. M. Crawley & Bros. were the brokers.

Prince & Ripley sold for Frank Fusillo his newly completed dwelling on Alexander Avenue, in the Battle Hill section of White Plains, N. Y., to Perlie Fallon of New York.

Fish & Marvin have sold for the H. S. H. Realty Company, Inc., a new house on Eastland Avenue, Pelham Heights, to a client who intends to occupy the place as his home. The property was held at $45,000.

Chauncey B. Griffen sold for Edward Klauber, of the firm of Klauber Bros. & Co., the well-known Fifth Avenue lace merchants, his colonial home with two-car garage, on large plot, at 12 Colvin Place, in the Greenacres tract at Hartsdale. Edward Ellis of Mamaroneck, N. Y., the purchaser, will take possession of the premises in October as his permanent country home. The property was held at $35,000.

Buys Old Brooklyn Homestead.

A client of Nathan B. L. Cosel, an attorney, purchased the old homestead of Senator McNulty, located at the corner of Ocean Parkway and Courtelyou Road, Brooklyn. The property is on the northwest corner and has a frontage of 120 feet on Ocean Parkway and 250 feet on Courtelyou Road to East Fifth Street. It is the intention of the purchaser to remove the present buildings and develop the property with apartments and stores on Courtelyou Road. The property was held at $75,000, and the transaction was for all cash.

Melville Realty Company sold the one-family dwelling at 1,462 Brooklyn Avenue for Clinton P. Lovell, builder, to William M. Allen for occupancy.

Frank A. Seaver & Co. sold a plot 50 by 122 on the north side of Marine Avenue, 260 feet east of Third Avenue, for C. Anton to a builder for improvement.

A. Mishkin sold for the L. & G. Investing Company, Inc., to H. Abramowitz, a plot 80 by 100, on the west side of East Fourteenth Street, 180 feet south of Avenue J, for the erection of three six-family houses. The property was held for $12,000.

A $65,000 Building Loan.

Lawrence, Blake & Jewell have placed with the Brevoort Real Estate Company for the 235 Wadsworth Avenue Corporation a building loan of $65,000 on the southeast corner of 186th Street and Wadsworth Avenue, for the erection of a five-story apartment house on a plot 50 by 79 feet.

REAL ESTATE. REAL ESTATE.

5½% MONEY

An unlimited amount to loan on desirable improved real estate in Manhattan and Bronx.

Low fees, prompt answers, early closings.

Title Guarantee & Trust Co.
Capital, surplus and profits, $20,000,000
176 Broadway, New York

REAL ESTATE AT AUCTION. REAL ESTATE AT AUCTION.

Don't Buy in Westchester
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300 Boston Post Road and HARRISON AVENUE LOTS

Also a fine house on an acre of Boston Post Road Lots and two other houses

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On Premises, 2 P. M., Rain or Shine.
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WARD CARPENTER & CO., Agents for Owners

VISIT THE PROPERTY TODAY—Take N. Y., N. H. & H. R. R. to either Mamaroneck or Harrison stations. From Mamaroneck station go east to Boston Post Road and property; from Harrison station follow Harrison Ave. to property; or trolley from either station to Weaver St., and walk a short distance east to Harrison Ave. SEND FOR BOOKMAP.

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SUITABLE LIGHT MANUFACTURING
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15-19 E. 26 St. Running Through to 10-14 E. 27 St.
Excellent Light. Facing Mad. Sq. Park

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440 4th Ave. at 30th Street
Small offices, 630 sq. ft. up
Entire 10th & 11th floors, each 7,800 sq. ft., 31 windows
Possession Feb. 1, 1923
Excellent light and air
Low Rentals Brokers Protected
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43d ST. AND BROADWAY
7000 Sq. Feet. Second Floor
Wonderful Opportunity for
SHOW WINDOWS
Apply to Mr. Woodman, Hotel Cadillac.

BUSINESS RECORDS

JUDGMENTS.

Filed yesterday, the first name being that of the debtor:

In New York County.

Brown, C. Rogers—N. Y. Hotel Statler Inc.—$108.99
Baggs, Fred'k A.—Herkimer Ntl. Bank—$5,164.24
Chas. Duchman, Inc.—American Brass & Copper Co:—$219.60
Donaldson, Walter—A. H. Mandeltort—$264.65
De Roget, Renwick—Tri Mee Realty Co.—$235.20
Dyke, Joseph B.—Ntl. Cash Register Co.—$219.60
Flemings, Ltd., Inc.—G. K. Myers—$227.90
Fox, Sam—S. Schlisser—$219.60
Freedman, Hyman—Ntl. Cash Register Co.—$113.50
First Mortgage & Real Estate Co.—H. A. Hutton—$294.70
Johnson, Henry, and Columbia Canning Co. People, &c.—$500.00
Levy, Sidney—M. R. Goelet et al—$4,769.09
Manonosakos, Spindon—Limpert Bros., Inc.—$446.39
Philippine Vegetable Oil Co.—Fels & Co.—$80,729.31
Stafford, C. Martin—N. Y. Telephone Co.—$107.81
Van Norn, Eloise M.—New Amsterdam Casualty Co.—$1,000.00
Wright, Herbert R., and Geo. C.—S. Abbott et al—$156.58
Waldy's Motor Express & Trucking Co., Inc.—J. D. Simpson et al—$650.12
Yale Taxi Corp.—M. E. Gillard—$310.41
American Elevator Co.—City of N. Y.—$311.75
Braslau, Abel—Same—$11.76
Blue Mountain Spring Water Corp.—Same—$311.75
Gort, Edward J.—Same—$311.75
Downing, Charles J.—Same—$311.75
Department Store Press, Inc.—Same—$311.75
Fanning, Thomas J.—Same—$311.75
Ferber Bros., Inc.—Same—$311.75
Federation of Consumers, Inc.—Same—$311.75
Hagedorn, William—Same—$311.75
Hiller, Walter L.—Same—$311.75
Kessler, Louis—Same—$311.75
Larsen, Astred—Same—$311.75
Lents, Carl—Same—$311.75
Lodge, Jack—Same—$311.75
Litsas, Michael—Same—$311.75
Levin, Abraham—Same—$311.75
Maughell, Vincent—Same—$311.75
McGee, Eugene F.—Same—$311.75
McChapman, Charles—Same—$311.75
Ned Weyburn Productions, Inc.—Same—$311.75
O'Malley, Robert—Same—$311.75
Stahl, Mathilda—Same—$311.75
Sydco Photoplay Corp.—Same—$311.75
Waisbaum, Samuel—Same—$311.75

In Bronx County.

Finegold, Samuel—Bronx Drug Co.—$220.23
Jasin, Jacob C.—Trade Press Publishing Co.—$167.11
Lockstite System, Inc.—Austin Western Road Machinery Co.—$234.20
Montfusco, Virginia—S. Fox—$254.72
Thomas Duff Co., Inc.—J. Ostroff et al—$55.55

SATISFIED JUDGMENTS.

The first name is that of the debtor; the second that of the creditor and date when judgment was filed:

For New York County.

Hopping, E. Wayne—Grolier Society of London, Eng.—Dec. 15, 1920—$233.20
American Cotton & Grain Exchange—J. W. Cooper; Jan. 2, 1920—416.81
Same—Same; March 24, 1920—443.45
Pictorial Clubs, Inc.—R. Taborga; Sept. 28, 1922—305.86
Interborough Rapid Transit Co.—S. Cohen; May 25, 1922—437.15
Same—S. Bradshaw; July 11, 1922—343.20
Same—S. Bernstein; June 9, 1922—369.35
N. Y. Railways Co.—L. Kammerling; July 22, 1922—160.20
Same—E. H. Galligan; June 12, 1922—1,000.00
Cornblum Rose—Nisy Waist Co., Inc.; April 24, 1919—531.86
Noor, John—N. Wirak; Jan. 12, 1921—121.01
Interborough Rapid Transit Co.—A. Riordan; June 8, 1922—1,089.35
Munro, Alexander—J. J. Long; Aug. 31, 1922—1,530.75
McCann, Bernard J. et al—G. L. Buys; Sept. 15, 1922—1,110.78
Same—Same; Sept. 25, 1922—1,113.81
Pettet, John D.—Eside Battery Depots, Inc.; Nov. 29, 1920—380.78
Spillane, Maurice and Ntl. Surety Co.—People, &c.; Sept. 14, 1922 (vacated)—500.00
Goerin, Cornelius and Ntl. Surety Co.—Same; April 5, 1922 (vacated)—300.00

In Bronx County.

Hechtman, Joseph and Benjamin Stapheis—New Style Dress Co., Inc.; May 6, 1921—304.09

MECHANICS' LIENS.

Filed yesterday:

In New York County.

3D AV., No. 1,326; Watterson & Carty, Inc., agent D. A. Schulte, Inc., owner; Shatz-Zucker Building Corp, contractor—$27,428

Bronx County.

WHITE PLAINS AV., No. 48; William Beyers, agt.; Thomas G. O'Malley, owner and contractor—$100.00
PHILIP AV., s.s. 50 ft. w. of Logan Av., 25 x100; Holger C. Gronager, agt.; Dennis Maher and John Gronager, owner and contractor—200.00
MORRIS AV., No. 2,116; Watterson & Carty, Inc., agt.; Shatz-Zucker Bldg. Corp., owner and contractor—2,300.00

SATISFIED MECHANICS' LIENS.

In New York County.

7TH AV., Nos. 758 and 760; Richmond Radiator Co., against Lee Shubert et al.; Aug. 18, 1922 (by bond)—$1,428.60

In Bronx County.

CONTINENTAL AV., 2,050; Matthew J. Wartman against Mary Hermany et al.; Sept. 26, 1922—$99.80

BANKRUPTCY SALES.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of SID MOSS, doing business under the firm name and style of the WILSON CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Tuesday, Oct. 3d, 1922, by order of the Court, at 10:30 A. M., at 25 Maiden Lane, Borough of Manhattan, assets of the above bankrupt, consisting of ladies' underwear, apparel, furniture, fixtures, &c.

JOSEPH P. McDONOUGH, Receiver.

SOLOMON GOODMAN, Attorney for Receiver, 130 West 42d St., New York.

Above sale adjourned until Oct. 10, 1922, at same time and place.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of SAMMIE LUBALL, doing business as the FLAPPER SHOP, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Monday, Oct. 9th, 1922, by order of the Court, at 11:30 A. M., at 1,071 Broadway, Borough of Manhattan, assets of the above bankrupt, consisting of ladies' and misses' dresses, cloaks, suits, fixtures, &c.

JOHN J. MORRIS, Receiver.

BENJAMIN H. WICKSEL, Attorney for Receiver, 362 5th Av., New York.
Inspection Oct 6th and 7th.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of STEINHAUS & GUEBERT, Bankrupts.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Friday, Oct. 13th, 1922, by order of the Court, at 10:30 A. M., at 19 West 34th St., Borough of Manhattan, assets of the above bankrupts, consisting of suits, coats, woolens, furniture, fixtures, &c.

GEORGE S. WILLIAMS, Receiver.

BENJAMIN B. GRELLIER, Attorney for Receiver, 299 Broadway, New York.
Inspection Oct. 11th and 12th.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of FISHBEIN BROS., INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Tuesday, October 3rd, 1922, by order of the Court, at 10:30 A. M., at 55 Mercer St., Borough of Manhattan, assets of the above bankrupt, consisting of suit cases, hand bags, leather, machinery, fixtures, etc.

SAMUEL L. REIS, Receiver.

SAMUEL N. HABERMAN, Attorney for Receiver, 320 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of LOUIS SCHAEFFER, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Tuesday, Oct. 3rd, 1922, by order of the Court, at 2 P. M., at 176 Wooster St., Borough of Manhattan, assets of the above bankrupt, consisting of millinery goods, machinery, fixtures, etc.

WILLIAM C. FITTS, Receiver.

SAMUEL STURTZ, Attorney for Receiver, 198 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of PHILLIP F. FOLLMAN, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Tuesday, Oct. 3d, 1922, by order of the Court, at 10:30 A. M., at 9 Church St., Borough of Manhattan, assets of the above bankrupt, consisting of office furniture, fixtures, &c.

VINCENT T. FOLLMAN, Receiver.

SUTTA & FRANKEL, Attorneys for Receiver, 366 5th Av., New York.

BANKRUPTCY SALES.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of HOLLANDER & WISHMAN, Bankrupts.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Monday, Oct. 9th, 1922, by order of the Court, at 2 P. M., at 56 East 14th St., Borough of Manhattan, assets of the above bankrupts, consisting of men's clothing, piece goods, patterns, trimmings, furniture, fixtures, safe, &c. Also the receiver's right, title and interest in and to the unexpired term of the lease of the said premises.

THOMAS H. MATTERS Jr., Receiver.

ISAAC STEINHAUS, Attorney for Receiver, 238 Broadway, New York.
Inspection Oct. 6th and 7th.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of KERNER & GOLDBERG, INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Tuesday, October 3rd, 1922, by order of the Court, at 10:30 A. M., at 73 Eldridge St., Borough of Manhattan, assets of the above bankrupt, consisting of silks, cotton goods, woolens, fixtures, etc. Also, the receiver's right, title and interest in and to the unexpired term of the lease of the said premises.

MATTHEW T. ABRUZZO, Receiver Trustee.

PETER B. OLNEY, Referee in Bankruptcy, 68 William St.

SHAINE & REINIRIB, Attorneys for Receiver Trustee, 299 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of EDWIN GREENFIELD and KENNETH M. SMITH, individually and as co-partners, trading as WIN. GREENFIELD & CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Tuesday, October 3rd, 1922, by order of the Court, at 2 P. M., at Room 1004, 25 Broadway, Borough of Manhattan, assets of the above bankrupt, consisting of office furniture, carpets, stock quotation board, fixtures, etc.

FRANCIS X. DINEEN, Receiver.

MAX ROCKMORE, 217 Broadway; HOWARD C. EVANS, 15 Park Row, New York, Attorneys for Receiver.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of ORIEL HAT WORKS, INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Tuesday, October 3rd, 1922, by order of the Court; at 2 P. M. at 176 Wooster St., Borough of Manhattan, assets of the above bankrupt, consisting of millinery goods, machinery, fixtures, etc.

WILLIAM C. FITTS, Receiver.

SAMUEL STURTZ, Attorney for Receiver, 198 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of LOUIS J. ENSLER, INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Tuesday, Oct. 3d, 1922, by order of the Court, at 10:30 A. M., at 315 Broadway, Borough of Manhattan, assets of the above bankrupt, consisting of men's clothing, fixtures, &c.

ISAAC GRAHAM GLASER, Receiver.

YANKAUER & DAVIDSON, Attorneys for Receiver, 261 Broadway, New York.

PUBLIC NOTICES.

PUBLIC NOTICE.
STATE OF NEW YORK,
PUBLIC SERVICE COMMISSION,
ALBANY.
September 29, 1922.

CASE NO. 877.—NAME OF APPLICANT, THE NEW YORK, NEW HAVEN AND HARTFORD RAILROAD COMPANY.

NATURE OF APPLICATION.—Applicant alleges that its commutation passenger fares now charged for transportation within the State of New York are insufficient to yield reasonable compensation for the service rendered and are therefore unjust and unreasonable, and asks for a determination to effect an increase in such fares by the same percentage and to the same level as the interstate rates fixed by the Interstate Commerce Commission in a proceeding before that tribunal designated as Ex Parte 74, that is to say, an increase of approximately twenty per cent., as applied to the following classes of tickets.

Sixty Trip Monthly Coupon Tickets and Forty-six Trip Monthly School Commutation Tickets between New York, N. Y. (Grand Central Terminal or 125th Street Station), Harlem River, N. Y., and various points to and including Port Chester, N. Y.

One Hundred and Sixty Trip Three Months' Coupon Commutation Tickets, Sixty Trip Monthly Coupon Commutation Tickets, One Hundred and Thirty Trip Three Months' School Coupon Commutation Tickets and Forty-six Trip Monthly School Coupon Commutation Tickets between various stations on its line in New York State, excluding to and from New York, N. Y., and to or from Harlem River, N. Y., or stations intermediate thereto.

Fifty Trip Family Tickets between New York, N. Y. (Grand Central Terminal or 125th Street Station), Harlem River, N. Y., and various points to and including Port Chester, N. Y.

SECTION OF PUBLIC SERVICE COMMISSION LAW UNDER WHICH APPLICATION IS MADE.—§49.

NOTICE is hereby given that a public hearing on said application will be held by Chairman Prendergast at the office of the Commission, 20th floor, No. 50 Church Street, Borough of Manhattan, New York City, on the eleventh day of October, 1922, at 10:30 o'clock A. M.

By the Commission,
FRANCIS E. ROBERTS, Secretary.

BANKRUPTCY SALES.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of ROBERT & FISHMAN, Bankrupts.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Tuesday, October 3rd, 1922, by order of the Court, at 10:30 A. M., at 315 Broadway, Borough of Manhattan, assets of the above bankrupt, consisting of men's clothing, piece goods, patterns, trimmings, furniture, fixtures, safe, &c. Also the receiver's right, title and interest in and to the unexpired term of the lease of the said premises.

THOMAS H. MATTERS Jr., Receiver.

ISAAC STEINHAUS, Attorney for Receiver, 238 Broadway, New York.
Inspection Oct. 6th and 7th.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of KERNER & GOLDBERG, INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Tuesday, October 3rd, 1922, by order of the Court, at 10:30 A. M., at 73 Eldridge St., Borough of Manhattan, assets of the above bankrupt, consisting of silks, cotton goods, woolens, fixtures, etc. Also, the receiver's right, title and interest in and to the unexpired term of the lease of the said premises.

MATTHEW T. ABRUZZO, Receiver Trustee.

PETER B. OLNEY, Referee in Bankruptcy, 68 William St.

SHAINE & REINIRIB, Attorneys for Receiver Trustee, 299 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of EDWIN GREENFIELD and KENNETH M. SMITH, individually and as co-partners, trading as WIN. GREENFIELD & CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Tuesday, October 3rd, 1922, by order of the Court, at 2 P. M., at Room 1004, 25 Broadway, Borough of Manhattan, assets of the above bankrupt, consisting of office furniture, carpets, stock quotation board, fixtures, etc.

FRANCIS X. DINEEN, Receiver.

MAX ROCKMORE, 217 Broadway; HOWARD C. EVANS, 15 Park Row, New York, Attorneys for Receiver.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of ORIEL HAT WORKS, INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Tuesday, October 3rd, 1922, by order of the Court; at 2 P. M. at 176 Wooster St., Borough of Manhattan, assets of the above bankrupt, consisting of millinery goods, machinery

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Consider the PARK-LEXINGTON BUILDING with its many unusual advantages.

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Consider the question of the exceptional light in its relation to economical office layout. The building is narrow, with outside windows on all four sides. Not a point on a floor more than 40 feet from a window. In fact there is a window approximately for every 200 to 300 square feet of space.

Consider its position as the most exclusive and distinctive office building in the Grand Central district; and the strict requirement as to character and integrity of tenants, assuring congenial business neighbors.

Consider, too, the high plane of service that will be rendered under the personal management of Mr. Catts.

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The Most Exclusive and Distinctive Office Building in and Grand Central District

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WE INVITE YOUR INSPECTION.

Single and double rooms available for transient guests.
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ATTRACTIVE REDUCTIONS BY WEEK OR MONTH.
GOOD FOOD AT MODERATE PRICES. PHONE CIRCLE 2700.

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Quiet, Yet Accessible to Every Part of the City.

NOW OFFERS ON YEARLY LEASE
THE FOLLOWING HIGH-CLASS
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Parlor, Bedroom & Bath - - - - $2600 to $5000
3 room suites, 1 or 2 baths - - - - $4500 to $7000
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Several Desirable Single Rooms Available for Transient Guests.
Attractive Reductions by Week or Month
RESTAURANT UNEXCELLED PHONE PLAZA 3700

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118 West 57th Street

Adjacent Carnegie Hall and accessible to every part of city. Offers the following attractive, newly decorated apartments on yearly lease. Absolutely best value in city.

Parlor, Bedroom & Bath - - - $2200 to $3000
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Single and double rooms available for transient guests.
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Restaurant unexcelled. Phone Circle 1900.

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Offers on yearly lease the following
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Parlor, Bedroom and Bath, $1,200 to $2,000
Comfortable room with private bath, $900.00
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Good food at Moderate Prices. Phone Schuyler 8300.

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$2,400 to $4,500.

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One 7-Room & 2 Baths

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SOUTHERN EXPOSURE

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Apartments of the Highest Type

5 Rooms, 2 Baths

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Suitable for Dentist or Physician

140 West 58th St.

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2, 3, 5 Rooms

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Just Off Straus Park
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Attractively situated behind grass and trees in the most beautiful part of the drive, this house has unusual view and light. Perfect floor plan, with rooms of unusual size and finish. Plenty of large closets. Apartments 9 and 10 rooms and 3 baths. $4,500 to $6,500.

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WESTCHESTER—FOR SALE OR TO LET.

New Country Homes At *White Plains*
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HOME SEEKERS

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Approximately 4600 to 6600 sq. ft. per floor.

For Offices, Showrooms and light Manufacturing

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2 elevators, carrying 4500 lbs. each.
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Desirable Corner,
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Sprinkler System—4 elevators.
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3-Story Bldg. 25x100
Light and airy, splendid condition; suitable for executive offices, studio, interior decorator, sculptor or similar line; private garage on ground floor.

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Lofts 50x100
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Kitchenette. Now Leasing from October 1st
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Suites of 2 and 3 Rooms
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Sunny rooms; 5 rooms, 2 baths; 3 rooms, 1 bath. Housekeeping apartments.
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7 ROOMS 2 BATHS
1,229 Park Av., S. E. Cor. 96th
High-class elevator; reasonable rent.
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1-7 Rooms—1-3 Baths
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FIREPROOF ELEVATOR APARTMENT.
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New Fireproof Apartment Hotel
UNFURNISHED
1 Room & Bath.....$75.00
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Rentals on lease only

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8 ROOMS 2 Baths, Every Room Outside. All Improvements, $2,700.

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ONE CORNER APT.
Eastern & Southern Exposure
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AGENTS.
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Representative on premises, or
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8-10 Rooms—3-4 Baths
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1 & 2 Rooms
STUDIO SUITES
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ALL LIGHT.
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1 to 12 ROOMS
Non-Housekeeping & Housekeeping
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CORPORATION

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316 W. 97th ST.
7 Rooms—Near Riverside Drive
$1500 to $1800

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7 Rooms—Corner Broadway
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7 Rooms, 2 Baths—(W. 110th St.)
$2100

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5 Rooms—Near Broadway
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530 W. 113th ST.
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526 W. 113th ST.
6 and 7 Rooms—Near Broadway
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3 and 5 rooms.

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Recently constructed
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6 Rooms; New Building.
$2,200

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4-5 Rooms; corner 97th.
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330 W. 95th St.
5-6 Rooms; near Riverside Drive.
6, $1,550; 8, $2,100

620 W. 116th St.
6 Rooms; near Riverside Drive
$1,800

606 W. 116th St.
7-8 Rooms; near Broadway.
7, $2,050; 8, $2,500

25 Claremont Ave.
7 Rooms; near 116th St.
$2,500

49 Claremont Ave.
7 Rooms; corner 116th St.
$2,200

174 W. 79th St.
8 Rooms; corner.
$2,100

229 W. 97th St.
8 Rooms, 3 Baths; cor. B'way
$3,100

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9 Rooms, 3 Baths; nr. W. End Av.
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10-story fireproof building,

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All outside rooms.

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With Private Entrance,
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Elevator Apartments

Block from Station.

Special 3 Rooms, 1 Bath, $1,080

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Rents $6,872. Price $31,500.
All modern improvements.
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7-story elevator apartment, 50x100, can be bought five times low rental; $20,000 cash required; act quick.
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Greenwich and Spring Sts., near tunnel to New Jersey; small four-story building, for wholesale or retail business; immediate possession; price $16,500. Owner WILLIAM D. KILPATRICK, 149 Broadway.

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54TH ST., 34 WEST—3-story and basement dwelling; two bahs, electric light; all in excellent condition; liberal terms. Apply direct owner, on premises. Phone Schuyler 0830. Box A. Y., 610 Times Downtown.

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WASHINGTON HEIGHTS ELEVATOR APT.—Business property, 11 stores and 36 apartments; rents close to $70,000; price $450,000; with trade. Williams & Silverman, 506 Times Building, Suite 506.

5-STY. new-law apt. house with all improvements, just off B'way, renting for $10,000; price $53,000, cash required $7,000, netting $4,600 a year. Coughlan & Co., Inc., 200 West 72d St.

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4-STY., basement, near B'way; modern improvements, 17 large rooms, 4 baths, A1 condition; price $22,000; possession any time. Coughlan & Co., Inc., 200 West 72d St.

PARK AV. SECTION—Private houses, furnished, unfurnished, sale or, lease; some wonderful values. De Flores, 402 Madison Av. Vanderbilt 9848.

BARGAIN FOR ASSESSED VALUATION.—4-story tenement and store, 2d Av., near Queensboro Bridge; price $17,000. Edwin Welch & Co., 216 East 59th. Plaza 0008.

INVESTOR'S OPPORTUNITY—$67,000 cash buys 6-story corner elevator apartment house Riverside Drive. Apply Fabbricatore, 23 Union Square.

100S, WEST (near Drive)—For sale, house, 17 rooms, 6 baths, sacrifice; asking $40,000. Elberson, 23 West 42d.

OVERLOOKING THE HUDSON.
Beautiful home sites.
Rector 5023. W. L. Thompson, 141 Broadway.

EXECUTORS' SALE—282 Division St.; front and rear house; deep lot; $18,000; cash $5,000. Isisecki, 15 Murray St.

TAXPAYER SITE, 125 feet from Broadway subway station. Thompson, Austin & Co., 141 Broadway. Rector 5028.

WEST SIDE (below 14th)—Complete list buildings for sale and rent. Frank L. Bedell, 90 West Broadway.

NEAR 96TH ST.—New law walk up, $85,000; rent $17,000; quick action required. Leroy Coventry, 54 W. 72d.

140TH, 439 WEST—PRIVATE HOUSE, 14 ROOMS; BARGAIN. TELEPHONE OWNER, AUDUBON 9763.

LEXINGTON AV., 122—Two rooms, bath, all improvements. Inquire Mr. Roth, on premises.

WE have houses for rent in the 70s. CHAS. K. CLISBY & CO., INC., 129 West 72d St. Col. 1718.

18TH, 640-642 EAST—Storage garage, 2-story building, just completed; 50'x98'. Larkin, 240 East 18th. Stuyvesant 2276.

160S (Broadway)—Four rooms, elevator; $130; big bargain. Phone Bryant 8914.

Bronx—For Sale or To Let.

TWO-FAMILY, tax exempt, new brick Colonial house; 2-car garage; all improvements; $3,000 cash, balance easy terms; ready for occupancy.
1,233 Findlay Av., near East 169th St.

TWO-FAMILY, improvements, near Concourse; income $105 monthly; immediate possession; other floor. Wilson, 149 West 97th. Riverside 0287.

EAST TREMONT AV.—Taxpayer site, suitable for stores and garage at grade; bargain for immediate sale. Thompson, Austin & Co., 141 Broadway. Rector 5028.

CLOSING estate, 50-foot lots, Woodycrest Av., below 168th, overlooking Jerome Av. J. Cochrane, Trustee, 2 West 125th.

TWO-FAMILY face-brick house, 28x60; lot 64x120; 14 rooms, 2 baths. 1112 29 Broadway.

BRONX CORNER, 50x100; new-law 5-story; sacrifice price $30,000. E. A. Polak, 37 West 42d.

PLOT of ground 75x100, corner of 148th and Wales Av.; price $9,000. Z 2480 Times Annex.

FOR TWO-FAMILY HOUSES
Campbell, 400 East 150th. Melrose 2634.

Brooklyn—For Sale or To Let.

FOR SALE—Beautiful home, 14 rooms; best location Bay Ridge; quick possession; owners going abroad. Box S 322 Times.

FLATBUSH—Sacrifice corner 10-room House; fine section; terms. Owner, Mansfield 8686W.

CITY REAL ESTATE.

Brooklyn—For Sale or To Let.

OLT of town owner sacrificing choicest quantity building lots at Flatbush, Bensonhurst, Hollis; rapid transit; unusual opportunity for builders. Wm. Magly, 712 Traction Bldg., Cincinnati, Ohio.

JEFFERSON AV. (Near Tompkins)—Three-story and basement; brownstone; electric; parquet, furnished; $12,000. Phone Dearborn 4626.

Queens—For Sale or To Let.

FOREST HILLS WEST.
Beautiful home site well located in this new, picturesque community; 16 minutes Pennsylvania Station; ready for building; between Kings Boulevard and New Station; can be bought at a price.
MASS,
Owner, 149 West 36th. Fitzroy 3012.

$5,500 BUYS beautiful $7,500 house, large plot, tax exempt, near station, artistic decorations, electricity, driveway; $950 cash; balance $25 monthly. Principal McNeece, 39 Union Hall St., Jamaica. Phone Jamaica 4245.

FLUSHING—Beautiful corner, new two-family stucco house, tax exempt, one block from station; bargain. Phone Flushing 1120W.

BAYSIDE (Johns Av.)—Best residential section, 8-room house; 7 fireplaces, to rent for 6 months; possession immediately; $150 monthly. Phone Bayside 139M.

DUMURST—7 rooms; all improvements; $8,750; tiled bath and kitchen; extra toilet. 23 Treadwell (near Old Mill Road).

SUBURBAN REAL ESTATE.

Westchester—For Sale or To Let.

A WIDE front Colonial stucco house on plot 75x100 for sale at Mt. Vernon, near Country Club; convenient to station. House has centre entrance hall, very large living room and sun parlor. Two large bathrooms on second floor. Attached heated garage. Owner will sell for $20,000 to party with $10,000 cash. Anderson Realty Co., Mt. Vernon, N. Y. Tel. 1844 Hillcrest.

COLONIAL HOME.
Splendidly built 6 years ago, best of brick construction; Mount Vernon high ground; 9 chesnut rooms, 2 baths, white finish inside and out, perfect condition, good lot, garage.
A BARGAIN AT $21,000.
COOLEY REALTY COMPANY,
89 Prospect Av., Mt. Vernon, N. Y.
Tel. Hillcrest 2400.

BARGAIN DIRECT FROM OWNER.
265 SUMMIT AV., CHESTER HILL, MOUNT VERNON.
Beautiful home, 10 large rooms, 3 baths, extra built-in shower, hot water heat; 2-car garage; plot 100x115; price $25,000; immediate possession. For appointment telephone owner, Hillcrest 3769J or Vanderbilt 10361.

A NEW stucco house of 7 rooms, sun parlor and garage, in Chester Hill section of Mt. Vernon, for sale at $17,000. Andersen Realty Co., Mt. Vernon, N. Y.

RYE.
SMALL HOME FOR SALE.
A charming new house of seven rooms, garage, select neighborhood; accessible to R. R. station, beaches and clubs; immediate occupancy; reasonable terms.
W. L. CHURCHILL,
102 Purchase St. Phone Rye 316.

PORT CHESTER, N. Y.—Ten-room house, fully furnished, 2 baths, garage; on one floor; for rent till June 1; best residential avenue in Port Chester. Telephone Stuyvesant 6293 or Port Chester 406; $150 month. Warren W. Higgons, 18 East 16th St., New York City.

FOR SALE—MOUNT VERNON.
Widow will sacrifice house, restricted section, 10 rooms, sun parlor, screened porch, three baths, hardwood floors, electricity, open fireplace; modern in every way; garage; plot 55x125. DICKINSON, 112 Rich Av. Telephone Hillcrest 1198.

NEW TWO-FAMILY HOUSES,
SOUTH YONKERS.
Six-room apartments; enclosed sun porch, southern exposure; breakfast nook; bath with shower; double garages. Albert Lockwood, Builder. Residence, 947 Van Cortlandt Park Av. Phone 4004 Yonkers.

YONKERS—Park Hill South; Colonial house, 9 rooms, 2 baths, two-car garage, all modern improvements; exceptionally well built, glass-enclosed verandas, copper screens; corner plot, nicely landscaped; $21,000; reasonable terms. Gilbert, 3 Wendover Road, Yonkers.

BRONXVILLE.
6 ROOMS AND BATH.
Nearing completion; attractive Colonial; plot 83½x100; the price will surprise you.
BURKE-STONE, INC.,
Bronxville 1480, or 41 East 42d.

PELHAM MANOR—To lease, Colonial house, 11 rooms, 3 baths, perfect construction; great distinction, plan and finish; attractive situation, neighborhood long established; $300 monthly. 1,018 Edgewood Av. Telephone Pelham 1517.

LARCHMONT—Will rent, furnished, 6 months, to family of adults, attractive home; 9 rooms, 3 baths, steam heat, electricity, &c.; $225 per month; references required. S 552 Times.

RYE—Attractive English residence, 4 master rooms, 2 baths, one servant's room and bath; large plot; reasonable. Lester J. Nolan, Mazzetti Building, Rye, N. Y. Telephone Rye 534.

BRONXVILLE—Furnished house, Lawrence Park W., 9 rooms, 2 baths; immediate possession; half Winter's coal supply in cellar; $250 per month. Phone Reynolds, Madison Square 7094.

SCARSDALE, "Edgemont Estate"—Will finance your home and erect it built for you in our picturesque community, Scarsdale-Edgemont Corp., 41 West 34th. Fitzroy 1570.

BARGAIN, 10 rooms, bath, all improvements, 50x168; garage; fine section; $10,900; terms. Brown-Brown, Depot Square, Harrison, N. Y.

BEAUTIFUL corner property, 12 rooms, 2 baths, all latest improvements; $17,500, terms. J. Graveson, 127 Depeyster St., Tarrytown.

$2,000 CASH; price $7,000; modern 6-room house; hot water heat; garage; easy commuting distance. M 388 Times.

BEAUTIFUL 9-room home, with view unequaled, near station, $18,000; terms. Owner, 722J White Plains.

NEW 6, 7-room houses, $100 up. Zangerle's office, Crestwood, Harlem Railroad.

Connecticut—For Sale or To Let.

BEAUTIFUL Colonial house, Washington's time; faces park; every improvement. Sage, Woodbury, Conn.

COUNTRY store, long established; rich, old town; reasonable price. Sage, Woodbury, Conn.

STAMFORD—Attractive house for sale, $16,000; rent $80 monthly; all modern conveniences; best location. Hanover 1080.

Long Island—For Sale or To Let.

COMMUTER'S home, 3 rooms, bath upstairs; 5 rooms, pantry, main floor; all improvements; 50x150; lawn, garden; price $5,850, cash $1,000, balance $20 monthly. 1,050 Amsterdam Av., Apartment 3.

FOR RENT—Forest Hill Gardens, L. I., new brick house, corner; just finished; 7 rooms, 4 baths, sun parlor; garage; only few blocks from station. Phone owner, 6489 Boulevard, or call at 55 Bow St.

MOTT AV.—3 houses, all improvements; 3 houses, improvements being installed; each 9 rooms and 1 bath; rent $1,500 per year. Also for sale. Mrs. E. Severin, 234 West 13th St. Watkins 7706.

JAMAICA—SACRIFICE.
On hill, west of Normal School, one-family, tax exempt, seven rooms, all improvements; garage; $14,000; cash $2,000. Telephone Laureiton 5516-J.

PLOTS OF ¼ ACRE, HIGH.
Wonderful water view, large trees, 2 minutes from beach, $1,000; easy commuting terms arranged. L. B. Hammond, Glen Cove, L. I. Phone 472W.

WILL sacrifice 8 rooms, 2 baths, hot-water heat, sewer, water, gas and electricity; overlooking the Sound; 38 minutes on private; privilege of restricted bathing beach; 44 trains daily. Nicolls, Room 207, 200 West 34th St.

FOR RENT.
Handsomely furnished 6-room house, garage, large plot; near station and schools. John A. Power, 55 Front St., Rockville Centre. Phone 1783.

ELMHURST—At Jackson Heights station, Queensboro subway, beautifully decorated, modern, seven-room; brick, stucco home; trees, shrubs, garage; near school. Frey, 28 Forley St.

HOUSE, 12 large, beautiful rooms, sun parlor; large plot; 3-car garage; rent $300 per month; Woodhaven, L. I. DUROSS, 261 Broadway.

GLEN HEAD, North Shore—Must sell 3 lots at station; 45 minutes out; $350 cash, $10 monthly; title guaranteed. M. S., 102 Times.

TO LET,
on Hillside Av., Jamaica, one-family house; garage; $100 monthly. Jamaica 0063.

MOTT AV., 2,218—All improvements, 11 rooms, 2 baths; $2,000. Mrs. E. Severin, 234 West 13th St. Watkins 7706.

BAY HOUSE, all improvements, 10 rooms, 4 baths; $4,000. Mrs. E. Severin, 234 West 13th St. Watkins 7706.

PLOT 40x180, Hillside Ave., Jamaica, suitable for business; fast growing section. Flanigan, 416 West 129th St.

LONG BEACH—$4,500 furnished stucco bungalow, $5,000. Owner, 5 Harrison St. Phone Long Beach 0417R or John 1171.

SACRIFICE 2 lots $600, Rockville Centre, adjoining lots sold for $1,000; need $100 cash. S. T., 108 Times.

$15,500 best purchase; Oyster Bay; near station and club. Murray Hill 4630.

SUBURBAN REAL ESTATE.

Long Island—For Sale or To Let.

BIG PLOTS! BIG PLOTS! BIG PLOTS!
Just Beyond City Line; $5 per Month.
Convenient to work in the city, but where there is room for children, flowers, vegetables and chickens; large plots at Hampstead, the progressive centre of population, with good markets, schools, churches, amusements; 45 minutes by electric express from New York; 56 trains daily; big plots 50 feet by 130 feet; equal to 5 city lots; as low as $210; think of it, $42 per lot! Big plots near New York are already scarce. Don't delay until it is too late.
Write for maps and particulars.
O. L. SCHWENCKE CO.,
373 Broadway, New York City.

JAMAICA.
A true Germantown Colonial home in best section of Jamaica, built to sell for $22,500; to realize cash immediately builder offers for $18,000; superior construction, finest fixtures and finish; 8 rooms, 2 baths, central hall, large living room, sun parlor, fireplaces, all improvements; garage space. F. W. Scutt & Co., 309 Fulton St., Jamaica. Phone 9070.

ELMHURST—Just a real good suburban home, 6 rooms and bath, enclosed porch; all improvements; convenient to all transportation lines; price $6,500, small amount cash; also 13-room, 2-family house, all improvements; rent $65 per month. Steel Realty, 152 Montague St., Brooklyn. Main 1382.

$6,950 for new Dutch Colonial house, large living room, dining room, kitchen with breakfast nook, 3 bedrooms, bath, full cellar; large plot, 90-ft. frontage, old shade trees, facing golf links; all improvements; $67.50 per month. Lenox Hills, 110 W. 34th St., New York. Fitzroy 2350.

MALVERNE, LONG ISLAND.
Forty minutes from Pennsylvania Station; all city conveniences; new six-room cottage with all improvements; large sun porch, open fireplace; two minutes from station; wonderful opportunity; $1,500 cash secures possession. L. N., 287 Times.

NEW, high-class, Modern, all-year homes, 4 to choose from; 8 to 10 rooms, 3 baths; prices $20,000 to $25,000; reasonable down payment, balance arranged to suit. See H. Hansen, Supt. of Construction, on property. The Douglaston Park Realty Co., Douglaston, L. I. Mail P. O. Box 84.

$6,950 FOR NEW Dutch Colonial house; large living room, dining room, kitchen with breakfast nook, 3 bedrooms, bath, full cellar; large plot, 90 feet frontage, old shade trees; facing golf links; all improvements; $67.50 per month. Lenox Hills, 110 W. 34th St., New York. Fitzroy 2350.

A BRICK COUNTRY HOUSE
of a development of all artistic detached brick homes, 20 minutes from Manhattan; 7 rooms, sun parlor, fireplace, sewer, 40x100, all improvements; near station; $11,500. F. W. Scutt & Co., 309 Fulton St., Jamaica. Phone 9079.

$3,950—New bungalow, living-dining room, kitchen with breakfast nook, bath, two bedrooms, full cellar; plot 50x160 feet; furnace; near railroad station, schools, stores; $32.50 monthly. Lenox Land & Improvement Co., 110 West 34th St. Fitzroy 2350.

ROCKVILLE CENTRE—Beautiful cottage, 8 rooms, furnished, all modern improvements, gas, electricity, steam heat; less than 10 minutes' walk from station; owner leaving town, wishes to rent for a period of 6 months from Oct. 15. F. J. M., W 12 Times.

EXQUISITE WATER FRONT ESTATE.
Two acres, landscaped, shaded lawns, bathing beach, dock and sea wall; a delightful 15-room house, 3 baths; 5-car garage with quarters; rare chance. Daniel M. Gerard, 1,520 Broadway, 38 St. Penn. 5714.

$900 CASH buys six-room house, bath; all modern improvements; open fireplace, large verands; all water rights, boating, fishing, bathing; bargain of the year; balance small monthly payments. Stephenson, 200 West 34th St. Lonacre 5010.

FAR ROCKAWAY — Will let reasonably, stucco mansion, all improvements, furnished or unfurnished, 12 rooms, 2 baths, laundry, garage, large grounds; suitable one or two families. Telephone Owner (Levy), Spring 1100.

DELIGHTFUL new Colonial cottage on 60-foot plot, near station; six rooms, bath, every convenience; 40 minutes out, in best residential section of Long Island; $1,000 cash secures possession; full price $7,200. R. T., 394 Times.

FOREST HILLS, 350 Burns St.—Sacrifice new house, solid concrete, fireproof, 8 rooms, 2½ tile baths, garage, steam heat, plot 50x100; every improvement; easy terms; must sell. Open afternoons for inspection.

New York State—For Sale or To Let.

FOR SALE—Resort with 9-hole golf course, room for 18 holes, in Adirondack Mountains; 60 acres land, beautiful lake, accommodates 125 guests; good place for school or club. Inquire Wilson, 204 East Post Road, White Plains, N. Y.

PUTNAM County, 2 improved residences; acreage; reasonable price.
GEORGE F. AUBER,
10 EAST 43D ST., VANDERBILT 5084.

New Jersey—For Sale or To Let.

HALLBERG & LONGFELLOW, BUILDERS.
OFFICE OPPOSITE STATIONS.
RIDGEFIELD PARK AND BOGOTA.
Invite inspection of their better built homes, 6-7 rooms, tiled bath, built-in tub, shower, sun parlor, open fireplace, every improvement; plot 66x140, located in the high and healthful Teaneck Gardens; 4 minutes to railroad station; immediate possession, and at cost price if sold within 10 days; $8,500 to $10,000, part cash, balance on easy terms; also 6-room homes, all improvements, $5,500 and up; on terms to suit. Call today or write for photographs.

HAVE YOU
a desire to have a home of your own? This charming seven-room house with handsome bathroom is for sale much below present cost; the house is modern, has large living room, beamed ceilings, sun porch, large dining room, breakfast nook, butler's pantry, sanitary gas kitchen; three large bedrooms and ample closet space, plenty of storage space; steam heat; large sightly plot, every convenience; no assessments; if you are at all interested in home, see this. Owner, 310 Central Av., Leonia, N. J.

SACRIFICE—Owing to change in business I am obliged to move and will sell my suburban place, with garage, to quick purchaser at an unusually attractive home, with enclosed sun porch, 7 large rooms and bath; ideal location and within easy commuting service to New York City; exclusive residential section; will sell for $12,000 complete, $7,500 can remain on first mortgage and easy terms can be arranged for the balance of $4,500. For complete details address R. Grece, 998 Times Downtown.

FOR RENT—SUBURBAN HOMES.

Three houses (new), 6 rooms,	$75
10 rooms, 2 baths,	$125
8 rooms, 1 bath,	$175
12 rooms, 2 baths,	$200
13 rooms 4 baths (5 acres),	$200
11 rooms, 2 baths (furnished),	$200

S. S. WALSTRUM-GORDON & FORMAN.
Ridgewood, N. J. Tel. 535.
75 Maiden Lane, N. Y. Beekman 6730.

MADISON—5½ acres, handsome modern dwelling; 10 rooms, 2 baths; 2 other houses, 2 barns, chicken runs, fruit, shade trees; adjoins golf course; taken in exchange; will sacrifice. Walter J. Smith, 188 Montague St., Brooklyn.

HACKENSACK—Attractively furnished home for rent; nine large rooms, all modern improvement in select neighborhood; nice grounds; convenient to station and trolley. Phone Hackensack 1624, or write Z 2418 Times Annex.

$300 CASH, good references and monthly payments buys my pretty home, 7 rooms; every improvement; fireplace, sun parlor; refined surroundings; near station; immediate possession; price $7,900. Abbott, Dumont, N. J.

WONDERFUL BARGAINS.
Two new homes, 30 minutes from Hudson Terminal, in best N. J. suburb; every improvement; large plots; $7,900-$8,500; must be sold; small amount of cash. FRANK MILLER, 15 Park Row. Barclay 3685.

50 ACRES, GOOD 8-ROOM HOUSE, $8,500.
Immediate occupancy on State road, 45 miles out, 2 from Jersey Central station; good buildings; good cultivated land, excellent location; a bargain for somebody. B. 644 Riverside Drive.

A BARGAIN—Large house, every city improvement, 16 rooms; plot 100x121 or more; fine location; 10 minutes to two railroads and trolley; $12,000; easy terms; worth $20,000. WESTBROOK & STEVENS, 44 Mt. Vernon St., Ridgefield Park, N. J.

ENGLEWOOD, N. J.—For rent, 8-room house, every improvement; 10 minutes' walk Erie and trolley; furnished, $75; unfurnished, $65 per month. 105 Lafayette Av., near Brookway Road.

ATTRACTIVE home, 6 rooms, bath, steam, gas, electricity, city water, sewer, garage; scenery; large plot; 5 minutes station; 45 minutes out; sacrifice $4,900, cash $500. R. Schur, 26 Cortlandt St.

ACREAGE or improved plots; buy now; hills Northern New Jersey; 42 minutes Manhattan; low price, easy terms. Send for map. Also several houses for immediate occup

TO LET FOR BUSINESS.

Desk Room.

Continued from Preceding Page.

DESK ROOM; including desk, with intelligent service; an ideal location; mail privilege with individual steel boxes; prices very reasonable; see us first; you will go no further. Suite 330, 30 Church St.

ARTIST'S DESK ROOM, excellent proposition for pen-and-ink artist; large commercial studio, about to branch out into news service. Room 707, 1123 Broadway.

FOR RENT—Desk room, $10 monthly; also large, light office, $160. Globe Tire Co., 2,755 Broadway.

MAIL, PHONE CALLS TAKEN; $5 FOR THREE MONTHS. 909-911 5TH AV., ROOM 211.

BROADWAY (934 St.)—Desk and office space; telephone; reasonable. 1,270 Broadway. Room 1111.

DESK ROOM, lawyer's suite; accountant preferred; $40. 736 Woolworth Building. Barclay 0062.

DESK ROOM in furnished office; best location; all conveniences; reasonable. Pennsylvania 6684.

5TH AV., 511—DESK ROOM, ALSO PRIVATE OFFICE; PHONE, MAIL SERVICE; $300 MONTHLY. ROOM 209.

DESK ROOM in private office; stenographic service if reasonable. 1,133 Broadway, Room 611.

WORLD Building, suite 709, reasonable; desk room, telephone service, &c.; mailing privilege.

DESK ROOM, service optional. 1,457 Broadway, Room 813. Phone Bryant 7021.

DESK PHONE service, well furnished, clean, quiet, outside office. 1502, 1133 Broadway.

PART office to let, complete service; rent reasonable. 1,133 B'way. Watkins 0967.

DESK ROOM with all service, $10; mail privilege, $2. Nelles, 27 Warren.

DESK ROOM, 5th Av. and 40th St., $20 monthly. H. F., 160 Times.

DESK ROOM or part office, furnished. 19 West 44th St., Room 1019.

DESK ROOM, furnished, in 80 Broad St. Building, Room 1517.

DESK ROOM only; rent very reasonable; below Chambers St. N 343 Times.

DESK SPACE in light, airy office; telephone service. 508, 286 5th Av.

Bronx.

ELEGANT corner store, with or without 6-room apartment, very prominent business location, suitable druggist; large population. For information apply A. G. Bechmann, 1,095 Southern Boulevard, or on premises, 1,097 East 180th, cor. Faile St., Bronx.

Brooklyn.

TWO UPPER FLOORS for business purposes, in the heart of the shopping district, suitable for beauty parlor, chiropodist, florist, or any professional business. Inquire, Brooklyn Window Shade Co., 261 Livingston St., near Bond; 2 doors from Loeser's, Brooklyn.

12,000 SQUARE FEET of well-ventilated, well-lighted and heated floor space for rent; premises open at 456 17th St., Brooklyn. Telephone Broad 2169.

NEW building, 15,000 sq. ft., 25c a foot; 1 block railroad terminal; excellent light; fine labor section; immediate possession; long lease. Nielsen Offices, 23 Court St.

Long Island.

FOUR LOTS, enclosed with fence, near three subway stations, freight and depot; suitable for storage for contractor. Murphy, 408 Jackson Av., L. I. C.

STORES for rent, busiest section of busy village of Lynbrook, L. I. Martens & Peace, 42 Atlantic Av.

WANTED FOR BUSINESS.

SHOWROOM and office space, 5th Av. or Broadway, above 25th St. preferred, second floor only; good opportunity for manufacturer with extra space; phone particulars. Gramercy 8762.

DETECTIVES office wanted, between West 72d and 96th Sts. S. C. Femberg, 800 Riverside Drive.

WAREHOUSE listed for immediate occupancy, downtown preferred. Merchant, W 855 Times Downtown.

WANT immediately, about 1,500 feet, downtown office space. W 857 Times Downtown.

FACTORIES.

LONG ISLAND CITY.
5,000 TO 100,000 SQ. FT. SPACE.
Immediate occupancy. Will build to suit.
ROMAN-GUILLAM COMPANY,
BRIDGE PLAZA. LONG ISLAND CITY.

LONG ISLAND CITY.
LOFTS, FACTORY and BUILDING SITES.
CLAY, 9 Jackson Av. (Subway Station), Long Island City.

5-STORY factory for sale or rent, located on 10th Av., near 36th St.; 28,000 square feet, plot 74x100; freight elevator, heating plant. General P. O. Box 524, N. Y. C.

Brooklyn.

BROOKLYN factories for sale or to rent; 1,000 square feet to 100,000 square feet. James B. Fisher, 174 Montague St. Main 7267.

APARTMENTS TO LET.

Furnished—East Side.

6TH AV., 43.

Two rooms and bath, light, sunny, $150 per month; immediate possession. Telephone Stuyvesant 6946.

5TH ST., 12 EAST (Washington Mews)—Artist's large studio, sunny bedroom, bath; fireplace; piano; housekeeping; $160. Spring 8862.

5TH ST., 26 EAST—Furnished or unfurnished, 2 and 6 room apartments; garden in rear. Apply Superintendent.

5TH ST. (near 5th Av.)—Unusual triplex apartment, 13 rooms, 4 bath, 4 masters bedrooms, 3 baths, 3 servants' bedrooms, 1 bath; rent $8,000. J. Irving Walsh, Agent, 30 West 54th St.

10TH, 102 EAST (Hotel Laclede)—Three-room suite, private bath; large outside rooms; $150 month; full hotel service.

30TH, 33 EAST (Near Madison)—Four unusual rooms; exclusive apartment house; private entrance; kitchen; small family; bachelors; $175.

34TH, 44 EAST—Bachelor apartment, 2 rooms and bath, $100; can be seen afternoons or evenings. Phone Vanderbilt 7303.

37TH, EAST—Two rooms, bath, high-class house; exclusive Murray Hill, near Grand Central Station; $100. Plaza 0045 or 2375.

38E (PARK AV.)—6 ROOMS, 3 BATHS, $9,000; magnificently furnished. Appointment, Mrs. Valentine, phone Vanderbilt 7471.

40TH, 121 EAST—Suites, 3 rooms, kitchen, front parlor; double, single rooms.

44TH ST., 3 WEST—TWO LARGE ROOMS AND BATH TO LEASE, FURNISHED; ALSO OTHER APARTMENTS. PHONE VANDERBILT 1601.

45TH, EAST—Newly decorated two rooms, bath; kitchenette; $125. Otten; $140 monthly. Phone 8052 Vanderbilt.

45TH ST., 25 EAST—Handsomely furnished suite, unusually large living room, open fireplace, bedroom, bath; all outside; kitchenette; maid and valet service; lease and reasonable. Superintendent on premises or telephone 8346 Worth.

49TH, 221 EAST (Turtle Bay Colony)—New 1-2 room apartments, kitchenette, foyer, bath, shower, steam heat, parquet floorings, electricity; $75-$90; lease; references.

49TH, 21 EAST—Attractively furnished two-room apartments, bath, telephone, elevator, dining room; $135-$150; year's lease.

51ST, 5 EAST—Unusually handsome spacious two rooms, bath, kitchenette; large ones ordinary six rooms; 15-foot ceilings; palatial woodwork and decorations; excellent setting for fine furniture; service optional, including meals in apartment; luxurious bachelor quarters.

54TH, 110 EAST—Two rooms, bath, kitchenette, elevator. Stillwell, Plaza 8706.

54TH, 138 EAST—Two rooms, bath, kitchenette, fireplace; yearly lease. Plaza 8120.

54TH ST. (between Park and Lexington Av.)—Quiet, sunny apartment, 2 rooms, bath, kitchenette, ample closets, private hall, elevator, maid service. Telephone Murray Hill 6240.

55TH ST., 24-26 EAST—2 and 3 room apartments for a limited number of men (college graduates preferred); selling at $12 per week and comfortable home with service $18 to $40 per week; breakfast and dinner if desired.

57TH, 42 EAST—Two rooms, bath, suitable for doctor. See Superintendent.

59TH, 63 EAST (Manhasset Apartments)—Three large rooms, telephone, elevator, maid service; reasonable rent; lease; also unfurnished.

59TH, 123 EAST—Skylight studio, 2 rooms, kitchen; entire floor; fireplace; $185.

60TH, 248 EAST—Artistic, furnished apartments of 3 rooms, bath, $125 monthly; 4 rooms, bath, $75 monthly; improvements; renovated house. Van Reeth Plaza 3877.

62ND, 34 EAST—Two rooms and bath for bachelor; all modern improvements; $1,500.

63D ST., 108 EAST—3 rooms, electric light; all improvements; $1,200.

65TH (Or Park Av.)—Attractive apartment, entire floor; large, well-appointed rooms; artistic furnishings; open fireplaces; tile bathroom; modern; exceptional location; 6 months' lease, or longer; immediate occupancy; $200 monthly. Telephone Lenox 095.

67TH, 128 EAST—Five rooms, nicely furnished; all improvements; one block from subway; rent $100 monthly, including electric light, heat, &c.; this is an exceptional bargain. Apply Superintendent, Lenox 1216.

APARTMENTS TO LET.

Furnished—East Side.

81ST, 27 EAST (rear 21)—Two large, sunny, attractive corner rooms, bath; year's lease, $165 monthly. Telephone Rhinelander 1690. Seen 2 to 6.

82D ST., 30 Madison Av. (Hotel Ashton)—Newly decorated; furnished; 1, 2 outside rooms; private bath; buses, surface cars, subways; from $15-$25 weekly; hotel service; restaurant.

83D ST., Madison Av. (Hotel Ashton)—Newly decorated rooms; use of bath; $1.50 daily, $10 weekly; room, private bath, $12.50 weekly; buses, surface cars, subway; full hotel service; restaurant.

GRAMERCY PARK.

76 Irving Place—Small apartments, 3 and 4 rooms; high class; elevator; $1,600 to $2,000.

GRAMERCY PARK (78 Irving Place)—Eight beautifully furnished rooms; 7 outside; year's lease; references required; unusual opportunity; $2,000 cash to seen any time. Phone Stuyvesant 6072. 10am 4pm.

GRAMERCY PARK, 2 rooms and bath, facing park, $220. Gramercy 4719.

LEXINGTON AV., 1,044—Sunny, one room, bath, kitchenette apartment, $90. Bryant 7468.

LEXINGTON AV., 1,376—2 rooms, electric light; all improvements; $65-$75.

LEXINGTON AV., 1,676 (31st)—Exclusive 1 or 2 room apartment, shower; reasonable.

MADISON AV. (Near 624)—My attractive apartment, 2 large rooms, kitchenette; piano; open fireplace; $300 monthly. Rhinelander 1084.

MADISON AV., 691 (62d)—Newly furnished two-room, bath apartment, walk-up; $118. See Supt. Buyer considered; terms.

MADISON, 110—Large, comfortably furnished living, bedroom, bath, kitchenette, $115. 11 to 3 or Janitor, 12 East 30th.

MADISON AV., 1,316—Beautifully furnished 1 room, 2 baths, $825. Lenox 4723.

MADISON AV. (624)—Two bedrooms, parlor, kitchenette, bath; top floor, walk-up; $150. Peck, 660 Madison Av.

MADISON AV., 854 (near 54th St.)—Two rooms and bath, attractively furnished; pearly lease; references required.

MADISON AV., 691 (62d)—Two rooms, bath; switchboard, service, shower. Riverside 8334.

PARK AV., AT 86TH.

86th, 64 East, in high-class Douglas-Ellman building, attractively furnished two-room housekeeping apartment; service; large living room, 18x28, sunny bedroom; ample closet room; practical kitchenette; private telephone; $225 monthly; most exclusive residential section; references required. Mrs. McNulty.

PARK AND 5TH AV. SECTIONS.
Apartments for immediate possession, furnished and unfurnished, reasonably priced; many with concessions. De Florez, 403 Madison Av. Vanderbilt 9848.

PARK AV., 95 (near 39th St.)—One and two room furnished apartments, for gentlemen or dentist's office. Call or telephone Murray Hill 0167.

PARK AV., 1,155—Six large outside rooms, 2 baths; 1 or 2 years. Phone Gircle 4949 before noon.

PARK AV., 940 (Corner 81st)—Elegantly furnished seven sunny rooms, two baths; $3,500 year; four rooms, bath, $2,300.

STUYVESANT SQUARE SECTION—Eight-room furnished apartment; rent, $300; adults; reference absolutely necessary; party sailing for Europe Saturday. Phone Stuyvesant 9718.

WAVERLEY PLACE—Large living room, 2 bedrooms, kitchenette and bath; handsomely furnished; strictly sanitary; to refined responsible people. Phone Plaza 0645 or 2575.

A FEW choice apartments for rent; American plan; beautiful park and neighborhood. Hotel Irving, 26 Gramercy Park. Telephone Gramercy 8264.

APARTMENTS, furnished, choice localities; long, short leases; east, west side.
CLARK-MAYS-IRVINGE, INC.
(FORMERLY CLARK REALTY CO.),
347 Madison Av. Tel. Vanderbilt 1450.

UNUSUALLY ATTRACTIVE 10-room apartment, in the 60s, near Madison Av., beautifully furnished, 4 master bedrooms.
RULAND & BENJAMIN, INC.,
14 East 48th St.

IN THE 50S, near Park Av., excellent 7-room apartment, very well furnished, $450.
RULAND & BENJAMIN, INC.,
14 East 48th St.

PLAZA REALTY CO.,
425 PARK AV. TEL. 0410 PLAZA.
An unusual selection of the most exclusive east side apartments and dwellings.

LARGE light room, furnished, kitchen, bath, in private Christian family; $65 month; use for cooking; light included. Telephone Harlem 2157.

3 ROOMS, HOTEL SERVICE, $325 MO.
48th (5th); 2 bedrooms, bath, kitchenette; fireplace; charmingly furnished; elevator. Plaza 0410.

ENTIRE FLOOR, two rooms, bath; private house. Murray Hill, Murray Hill 9421.

Furnished—West Side.

10TH ST., 44 WEST—Unusually attractive housekeeping apartment, three rooms and bath; real kitchen; on seventh floor; modern fireproof building; open fireplace in living room; rent $200. Premises or J.-S. Hosp. Rector 2427.

10TH ST. 36 WEST—Two unusually large rooms, with bath; also 4 rooms with bath.

13TH, 140 WEST—Artistic four rooms, kitchenette, bath; suitable two or three gentlemen; rent $150, including gas, electricity, service; references required. Phone Chelsea 8859.

18TH, 128 WEST—Two rooms, kitchenette, bath; day bed, floor lamp, Oriental rugs, steam, gas, electricity, phone.

27TH ST., 23 WEST—1 OR 3; HOTEL SERVICE. PHONE MADISON 0470. MANAGER.

40'S—Colonial interior; 6 spacious rooms, fireplaces, roof garden; most unusual duplex apartment; a bargain, for only $350; also others. Cogne, 500 5th Av.

45TH (NEAR 5TH)—DECORATOR'S 6-ROOM DUPLEX, COMPLETELY FURNISHED; EXCEPTIONAL KITCHEN; OPEN FIREPLACE; UNUSUAL. FITZROY 8202, OR VANDERBILT, 7517, SUNDAY, ALL DAY.

45TH ST., 109 WEST (Hotel St. James), midway between 5th Av. and Broadway; sitting room, bedroom (twin beds), bath; $1,600 to $2,250; three exposures; sunshine every room; furniture and decorations strictly high class. Management W. Johnson Quinn.

45TH, 341 W.—New elevator apartments; cleanliness unequaled; 1, 2, 3 rooms, bath, showers, tiled kitchen, kitchenette; unquestionable references; $68-$126 monthly. Longacre 3560.

45TH, 119 WEST (Rialto Apts.)—High-class apartment, 2 rooms, bath, $100 monthly up; hotel service; references required.

45TH ST., 119 WEST—Beautifully furnished two rooms and bath, $25 up weekly.

46TH ST., 332 WEST—Beautiful two-room apartment, light and service closet; every modern convenience very select house; lease; $100. Premises or JOHN A. SCHOEN, 115 Bible House, Stuyvesant 7695.

46TH, 47 WEST—Two attractive rooms, bath; kitchenette; $125. Tilman. Bryant 8334.

46TH, 31 WEST—Two rooms, kitchenette and bath; clean, comfortable; unusually light; suitable for studio.

47TH, 54 WEST—Entire floor; open fireplaces, paneled walls. Newlin, Rhinelander 8284.

48TH, 60 WEST—Second floor, charming, sunny, attractively furnished two rooms, bath; $130; also one large room, bath, kitchenette, $110; lease; worth investigating. Daibsh.

47TH, 47 WEST—Two rooms, bath, kitchenette; automatic elevator; telephone; $140 up. Lisette.

50TH, 75 WEST—For rent—furnished, 2 rooms bath, kitchenette, private phone. Circle 8412. Jane Darryll, Agent.

51ST, 64 WEST—Artistic, immaculate apartment; two rooms, kitchenette; telephone; Victrola. Johnston.

54TH ST. AT BROADWAY—HOTEL CUMBERLAND OFFERS ON YEARLY LEASE 10 SUITES OF PARLOR, BEDROOM AND BATH, $1,800 PER YEAR; 11 SUITES OF PARLOR, BEDROOM AND BATH, $1,900 PER YEAR; 11 SUITES OF PARLOR, BEDROOM AND BATH, $2,000 PER YEAR; 11 SUITES OF PARLOR, BEDROOM AND BATH, $2,200 PER YEAR; 6 SUITES OF PARLOR, BEDROOM AND BATH, $2,400 PER YEAR; 3 SUITES OF PARLOR, 2 BEDROOMS AND BATH, $2,700 PER YEAR; 4 SUITES OF PARLOR, 2 BEDROOMS AND BATH, $3,000 PER YEAR.

54TH, 24 WEST—Charming 3 rooms, kitchen apartment; costly furnishings; select neighborhood.

55TH, 63 EAST (Manhasset Apartment Hotel)—Three large rooms, telephone, elevator, maid service; reasonable rent; lease; also unfurnished.

59TH, 123 EAST—Skylight studio, 2 rooms, kitchen; entire floor; fireplace; $185.

60TH, 248 EAST—Artistic, furnished apartments of 3 rooms, bath, $125 monthly; 4 rooms, bath, $75 monthly; improvements; renovated house. Van Reeth Plaza 3877.

62ND, 34 EAST—Two rooms and bath for bachelor; all modern improvements; $1,500.

63D ST., 108 EAST—3 rooms, electric light; all improvements; $1,200.

65TH (Or Park Av.)—Attractive apartment, entire floor; large, well-appointed rooms; artistic furnishings; open fireplaces; tile bathroom; modern; exceptional location; 6 months' lease, or longer; immediate occupancy; $200 monthly. Telephone Lenox 095.

67TH, 128 EAST—Five rooms, nicely furnished; all improvements; one block from subway; rent $100 monthly, including electric light, heat, &c.; this is an exceptional bargain. Apply Superintendent, Lenox 1216.

68TH, 64 EAST, IN THE NEW WEST END)—TWO AND THREE ROOM APARTMENTS, BATH, KITCHENETTE; $80 UP; REFERENCES REQUIRED.

69TH, 3 WEST—Three rooms, elegantly furnished; entire floor in studio building; maid service; lease. First floor.

69TH, 3 WEST—2 rooms, facing street, suitable doctor, dentist; $80 month.

71ST, 167 WEST—Unusual 2 rooms and bath; new elevator building; all modern improvements; on lease only; references required; $110 up.

71ST (Near Broadway)—Completely furnished, two rooms, first floor, telephone; rich class. Kent Realty, 203 West 72d.

71ST, 115 WEST—High-class elevator apartment, four beautifully furnished rooms. 5A.

72D ST., 108 WEST.
MOST DESIRABLE LOCATION,
near Broadway, attractively furnished suites, light and spacious, 2 and 3 rooms with kitchenette and bath.

72D, NEAR BROADWAY.
attractive three-room apartment, kitchenette; private phone; suitable for three. 135 West 72d, or Academy 1518.

73D, 128 WEST—Unusually large living room, bedroom, breakfast room; gas kitchenette, piano; second floor, front apartment. Spencer.

73D, 118 WEST (Earlton Apts., under new management)—Most desirable two rooms and bath, furnished in excellent taste, reasonable rate, hotel service, restaurant.

72D ST., Near West End—Beautifully furnished living room, 2 bedrooms, twin beds; kitchenette, bath. Columbus 8144.

72D ST., 344 WEST—Desirable furnished 5 rooms and bath; suitable for two women. Columbus 5153 10-12 A. M., 2-6 P. M.

72D, 253 WEST—One or two furnished rooms, kitchenette and bath.

72D, 105 WEST—Handsome five-room apartment; beautifully furnished. Apt. 10-B.

73D ST., 126 WEST (Hotel Nolleton)—Newly decorated, luxuriously furnished 1-2-3 outside rooms; private bath; elevated, surface cars, subways; from $25 to $45 weekly; full hotel service; restaurant.

73D, 272 WEST—Entire floor, two rooms, bath; on lease; $115 monthly.

76TH, 108 WEST—Exquisitely furnished two-room suites, piano, with or without kitchenette; year's lease; $120 monthly up; maid, valet service optional.

76TH ST., 132 WEST—Exclusive bachelor suite, suitable two or married couple; highly appointed house; maid, valet service; $250 month; yearly lease. Circle 4724.

76TH, 30 WEST — Handsomely furnished apartment, 3 rooms, kitchenette and breakfast room, overlooking Park; electric Duo Art grand piano, Victrola; restaurant in building; maid and valet service. Valentine.

76TH—3 rooms, bath, $450; magnificently furnished two bedrooms, large living room, open fireplace; service, restaurant. Vanderbilt 6306.

76TH, 36 WEST—Sublease near Plaza, beautiful large living room, bedroom, kitchenette, bath; service, restaurant. Call 2-5 P. M.

76TH ST., 10 WEST—Beautiful three rooms, kitchenette, $125; longer period, $110. James.

76TH, 20 WEST—Convenient neighborhood, near Park, handsomely furnished two large rooms, bath, kitchenette and delightful sun porch; southern exposure; complete for housekeeping. Supt.

76TH ST., 243 WEST (THE NEW WEST END)—TWO AND THREE ROOM APARTMENTS, BATH, KITCHENETTE; $80 UP; REFERENCES REQUIRED.

77TH, 3 WEST—Three rooms, elegantly furnished; entire floor in studio building; maid service; lease. First floor.

77TH, 106 WEST—Four large rooms, bath; electricity; piano; will sub-let; reasonable.

77TH, 338 WEST, (Cor. Drive)—Beautifully furnished 1-2-room apts.; maid service.

78TH, 134 WEST—Parlor floor, three rooms, bath, kitchenette privileges; newly decorated.

78TH, 175 WEST—7 attractive outside rooms, completely furnished; reasonable rental; water.

79TH, 213 WEST—Three rooms, roof garden; one room studio.

80TH, 102 WEST (Hotel Anderson)—Two-room suite, moderate rate; refined atmosphere.

81ST ST. & COLUMBUS AV—HOTEL ENDICOTT OFFERS ON YEARLY LEASE 3 SUITES OF PARLOR, BEDROOM AND BATH AT $1,200 PER YEAR; 12 SUITES OF PARLOR, BEDROOM AND BATH AT $1,650 PER YEAR; 11 SUITES OF PARLOR, BEDROOM AND BATH, $1,800 PER YEAR; 1 SUITE OF PARLOR, BEDROOM AND BATH, $2,000 PER YEAR.

81ST ST. (Columbus Av., Hotel Colonial)—Newly decorated, furnished, 1-2-3 outside rooms, private bath; elevated, surface cars, subway; from $17.50-$25-$35 weekly; full hotel service; restaurant.

81ST (Columbus Av., Hotel Colonial)—Single rooms; men only; running water, telephone; complete hotel service; $10 weekly.

82D, 250 WEST—Seven rooms, 2 baths; well furnished every detail for family appreciating cleanliness, spaciousness, sunshine. Burnette.

82D, 55 WEST—1-2 rooms, bath, kitchen; one with private yard.

83D, 69 WEST—1 and 2 rooms, furnished apartments, kitchenette, bath, lease.

84TH ST. (2,314 Broadway)—Small, comfortably furnished apartment, suitable business couple or bachelor; large kitchen, shower; rent reasonable. Call after 6 P. M. Gurdison.

87TH, 17 WEST—7 rooms, bath, steam heat, electric lights, hot water; $110-$125.

87TH, 110 WEST—Young man will share 5-room apartment with business couple or two business men; references; permanent.

87TH, 333 WEST—Four sunny rooms, French grey, rose; real kitchen; $160.

88TH ST. (Broadway), Euclid Hall—Unusually attractive eight-room apartment, furnished; must be seen to appreciate. Potter apartment.

88TH, 21 WEST—Very large, beautiful floor, southern exposure, kitchenette, gas, electricity, maid service included; $180-$250 monthly.

89TH ST., 323 WEST—High-class 2 and 3 room, kitchenette and bath apartments; maid service; $80 and up.

90TH, 237 WEST—Exclusive, two studio rooms, large kitchenette, elevator, maid; $120.

90TH, 145 WEST—Remodeled 3-4 rooms, kitchenette, bath, piano; steam; $140-$150.

90TH, 344 WEST—If you demand absolute cleanliness, harmony of color, comfort; three spacious rooms; real kitchen; suitable 2-3 persons; see my apartment.

90—Couple will share beautifully appointed 6 rooms; discriminating couple. Schuyler 8331.

91ST ST., 52 WEST—Newly furnished, one and two rooms, all with private bath and kitchenette; rates $17.50 a week up; with or without service.

91ST, 17 WEST—Parlor floor in private house; bath, kitchenette, electricity, phone.

92D, 519 WEST—Two large rooms, bath, kitchenette; beautiful entire floor, handsomely furnished; reduced.

92D, 147 WEST—Attractively furnished apartment, 2 rooms, kitchen, bath; lease; references.

93D ST., WEST—Two adjoining apartments for sale; wonderful income. Riverside 3070.

93C, 39 WEST—High class elevator apartment, eight large sunny rooms, two baths, completely furnished; one year or less; $275 month. Riverside 7429.

94TH, 315 WEST—Front 6-room elevator apartment; desirable neighborhood. Apt. 4D.

95TH, 310 WEST—Spacious 6 rooms, bath, cheerful; $185; near Riverside Dr., tennis, uptown theatres, shops, subways. Apt. 52.

97TH, 350 WEST—Six rooms, front; renovated completely, clean, homelike; piano; year lease; $190. Riverside 4174, Apt. 52.

98TH (Near Broadway, 4 Pomander Walk)—Five rooms, English stucco; gardens; $200.

97TH ST., 315 WEST—7 rooms, high class; long lease. Apt. 76. Superintendent.

101ST, 211 WEST—Beautiful five rooms, elevator, southern exposure; reasonable. Apt. 21.

102D, 310 WEST—Riverside; sunny suite, large rooms, bath; kitchenette; $75-$85.

104TH, 306 WEST—Elegantly, newly furnished modern parlor floor, never rented before, three rooms, bath, kitchenette; twin beds; references. Telephone Academy 0675.

110TH, 527 WEST—2 and 3 room fireproof apartment; sunny, handsomely furnished, bath, kitchenette; 6 closets; $1,500, $2,000.

111TH ST. AND DRIVE—Attractive 5-room apartment, 2 bedrooms, real kitchen, piano, Victrola; $150; year lease. Telephone Chester D. Clark, Bowling Green 2776.

113TH (1,084 Amsterdam Av.)—Five-room modern apartment, attractively furnished complete; piano, linen; year's lease; $115 monthly. Superintendent.

113TH, 507 WEST—2-3-4-5 room apartments, high-grade, fireproof, elevator buildings; unusually artistic homes; completely equipped for housekeeping; rents $1,400 upward.

113TH, 508 WEST—Nicely furnished 4 room elevator apartment; Columbia section; references.

113TH, 562 WEST (Apt. 7C)—Seven rooms furnished, one year; $250 monthly. Telephone Cathedral 6877.

113TH, 546 WEST (Broadway)—Apartments to lease, 2-3 rooms, bath; maid service.

113TH—Beautiful 4-room elevator apartment, 2 bedrooms; only $160. Bryant 7498.

113TH, 546 WEST—Business woman share apartment 2 rooms, bath, with woman.

115TH, 403 WEST—6 light, newly decorated rooms and bath, with shower; elegant furniture, never used; curtains and small accessories to suit tenant.

GRAMERCY PARK.

Attractive three-room and bath apartment; modern improvements; elevator service.
INNES & CENTER, 20 EAST 20TH.

GRAMERCY PARK, 18—Two-room apartment overlooking park. See Superintendent on Madison Square 0837.

LEXINGTON AV., 515—Six beautiful rooms, steam, electricity, telephone, elevator, parquet floors.

MADISON AV., 402 (Carlton Chambers), at 43d St.—Two beautiful rooms, bath, kitchenette; unfurnished; maid service; reasonable rent. Charles B. Plummer, 402 Madison Av. Murray Hill 2590.

MADISON AV., 1,837,
CORNER 98TH ST.
EIGHT EXCEPTIONALLY LARGE, LIGHT ROOMS, FROM $1,900 TO $2,250.
HARD TO DUPLICATE FOR $3,000.
SUPERINTENDENT ON PREMISES.

MADISON AV., 1,261 (corner 90th St.)—Very desirable two rooms, bath, kitchenette; immediate possession. Apt. 1A. Apply Superintendent.

MADISON AV., 780—Desirable two and four room suites, all modern improvements; elevator building; maid service; rent reasonable.

MADISON AV., 1,064—Three rooms, bath; modern; reasonable. Inquire Supt.

937 PARK AV.,
S. E. Corner 82d St.
4 rooms; housekeeping.
Silvers.
Senior & Allan, Inc., 505 5th Av.

PARK AV., 1,126 (near 90th)—Four rooms, modern improvements, $80. Inquire Pfleiger.

PARK AV., 336—Bachelor apartment, cheerful, beautiful; will sacrifice. Rector 0525.

SUTTON PLACE (405 East 58th St.)—2 large rooms, bath, kitchen and all modern improvements. California style; $100. Apply any day but Sunday at premises, or phone Chelsea 6404.

WASHINGTON SQUARE—Two, three and four room apartments, NEW, ABSOLUTELY FIREPROOF house; elevator and hall service; also maids' rooms; business and social references required; $1,200, $1,500, $1,800, $2,000. See Superintendent on premises, Van Veorst apartments, 123 Waverly Place.

PHYSICIANS—SURGEONS—DENTISTS.

82d St., 108 East, adjoining Park Av., 2 and 3 rooms and bath suites; first floor; lease for long term, together or separately; rentals $1,600-$1,800 per apartment. Superintendent on Snower & Co., agents, 360 4th Av.

IN THE 57TH AVENUE SECTION,
THREE ROOMS AND BATH.
Superbly located at 19 East 95th St., near 5th Av.; ground floor apartment; just renovated; rent $90 monthly on tenant ownership plan; cash required $1,900. Premises or William Cruikshank's Sons, 25 Liberty St.

TO CLOSE AN ESTATE.
Apartment to rent at 515 Madison Av.; 7 rooms, 2 baths and 3 maids' rooms and bath; immediate occupancy; price on application. Address Harlan & Hewitt, attorneys, 43 Cedar St.

AT 19 EAST 95TH ST., NEAR 5TH AV.
Three rooms and bath, ground floor; being renovated; rent $1007; immediate possession. Superintendent.

LIST your apartments with us; efficient service. Realty, 124 Lexington. Plaza 4015.

UNFURNISHED APARTMENTS

Apartment seekers, as a rule, give preference to advertisements quoting rentals.

Announcements classified according to location for convenience of readers.

Unfurnished—East Side.

5TH AV., 23.
VERY DESIRABLE 3 ROOMS AND BATH.
Some with open fireplace.
Apply to Manager on premises.

5TH AV.—Corner apartment, near Cathedral, entire floor, ten large rooms, light every side. Ruland & Benjamin, Inc., Vanderbilt 6363.

11TH, 344 EAST, near Stuyvesant Park—Private house, floor, six rooms, all improvements, $125; suitable for private family, dentist or physician. Knits.

56TH, 137-141 EAST—3 and 4 rooms, bath; hot water; all improvements.

27TH ST., 29 EAST—Three, four and seven-room elevator apartments; reduced rent. Superintendent.

30TH ST., 31 EAST—1 and 2 rooms and bath. Apply supt. or store, 8 East 30th.

31ST ST., 125 EAST.
Central location, Murray Hill; fireproof elevator apartment, 8 rooms and bath, $2,500 to $3,000; immediate possession.

34TH, 123 EAST—High class two rooms, bath, kitchenette, $1,300. Representative on premises.

35TH ST., 217 EAST—Modern four rooms and bath; steam heat, hot water, electricity; third floor front; suitable for business people; rent $52 monthly. Call 10 to 2.

35TH, 150 EAST—Front apartment, 4 rooms; very desirable; immediate possession.

37TH ST., 110 EAST—2-room, bath and kitchenette apartment; light off Park Av. Supt. or call Madison Square 0337.

38TH ST., 110 EAST—Two rooms, bath and kitchenette; $1,400. Gaines, Van Nostrand & Morrison. Madison Square 0337.

39TH ST., 107 EAST—Elevator apartment house, 2 rooms, kitchenette and bath. Supt. or Madison Square 0337.

41ST ST. CORNER (273 Lexington Av.)—Two and four rooms, baths, electricity.

47TH ST., 21 EAST—Attractive 2-room, non-housekeeping apartments with bath; open fireplaces in each room; steam heat.
OGDEN & CLARKSON CORPORATION,
21 East 47th St. Vanderbilt 1275.

55TH, 11 EAST, Opposite St. Regis—Two rooms, bath, kitchenette; maid service.

56TH ST., 1 EAST—Desirable 5th Av. corner suite; immediate possession; also 2 rooms and bath, or 3 rooms and 2 baths; large rooms, bath and Restaurant Hygeo service; inspection invited.

56TH ST. AND 7TH AV.
GRENOBLE APARTMENTS.
7 rooms, 2 baths, hardwood floors, electricity, steam heat, hot water; first-class condition; $200 per month.

56TH, 79 EAST (adjoining Park Av.)—Two entire floors; one and three fifths; $1,800 and $1,500 respectively. Bennett.

57TH, 137 EAST (corner Lexington)—Three rooms, bath; all improvements; rent $1,200 per annum. Inquire Supt.

60TH ST., 55 EAST—Studio, 2 rooms, bath; north light, skylight; all improvements; $65.

61ST (793 Lexington Av.)—Large, sunny room, private bath; gentlemen preferred.

63D ST., 25 EAST (choice location, near new subway)—Entire floor, two large rooms, &c.; also excellent bachelor's quarters, single or en suite; newly decorated; ready.

63D, 207 EAST—Five-room apartment, modern; private house; heated; $100.

75TH, 45 EAST—Two rooms, kitchen, bath, exceptionally large, light; $300; reduction.

76TH ST., 16 EAST—Entire floor, 3 large rooms, dressing room and bath.

81ST, 114 EAST—7 rooms, 2 baths, new building; reduced $150-$175.

82D, 120 EAST—Two and three rooms, kitchenette, bath; $80 up; doctor's office, two rooms, lavatory, $75; lease.

83D, 17 EAST—3 rooms, kitchenettes, $100 to $175; one doctor's suite.

85TH, 185 EAST—Cheerful seven room apartment; all improvements; all light rooms; rental $100 per month; great value. Leon S. Altmayer, 62 East 86th.

160TH ST., 513 EAST—Six rooms and bath, all improvements.

GRAMERCY PARK.

Attractive three-room and bath apartment; modern improvements; elevator service.
INNES & CENTER, 20 EAST 20TH.

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82d St., 108 East, adjoining Park Av., 2 and 3 rooms and bath suites; first floor; lease for long term, together or separately; rentals $1,600-$1,800 per apartment. Superintendent on Snower & Co., agents, 360 4th Av.

IN THE 57TH AVENUE SECTION,
THREE ROOMS AND BATH.
Superbly located at 19 East 95th St., near 5th Av.; ground floor apartment; just renovated; rent $90 monthly on tenant ownership plan; cash required $1,900. Premises or William Cruikshank's Sons, 25 Liberty St.

TO CLOSE AN ESTATE.
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AT 19 EAST 95TH ST., NEAR 5TH AV.
Three rooms and bath, ground floor; being

UNFURNISHED APARTMENTS

Apartment seekers, as a rule, give preference to advertisements quoting rentals.

Unfurnished—West Side.

EPUYTEN DUYVIL-ON-HUDSON—Manhattan's uncrowded section; 34 minutes Grand Central; 4, 5 large rooms; detached house; porches, fireplace, real kitchens; redecorated; immediate occupancy. Apply 606 West 227th. Kingsbridge 8104.

ST. NICHOLAS AV., 574—3, 4, 5 rooms, $75 to $125; all improvements.

ST. NICHOLAS AV., 809 (151st St.)—5 rooms, all improvements; rent reasonable.

THE DALLIEU,
533 WEST END AV.
Six rooms and 3 baths in one of the most attractive fireproof elevator apartments on West End Av. For further particulars Fred'k Zittel & Sons, Broadway and 79th St. Schuyler 9700.

THE SUTHERLAND,
611 West 158th St.,
Corner Riverside Drive; 8-story fireproof building, with all conveniences; 10-room apartment, $3,000; 7-room apartment, $2,200; ground floor, suitable for physician.
SHARP & CO., 2,489 BROADWAY.

THE CHATEAU,
314 West 100th St.,
adjacent to West End Av., fireproof elevator apartment; exceptional apartments, 4, 5 and 7 rooms; $1,700 to $2,800.
SHARP & CO., 2,489 BROADWAY.

UNIVERSITY AV., 1,656—Seven-room apartment, decorated; immediate possession. Phone 1193 Bingham.

WASHINGTON SQUARE—Two, three and four room apartments, NEW, ABSOLUTELY FIREPROOF house; elevator and hall service; also maids' rooms; business and social references required; $1,200, $1,500, $1,800, $2,000. See Superintendent on premises. Van Voorst Apartments, 153 Waverly Place.

WEST SIDE, 547th ST. OFF 5TH AV.
Exclusive studio apartment, 1-2-3 rooms with bath; few furnished; city heated.
Room Exchange, 5 Columbus Circle.
Columbus 9940-9941.

273 WEST END AV.,
Between 72d and 73d Sts.
Two rooms and bath, best location on west side; rental $1,200 upward. Apply
L. J. Phillips & Co., 149 West 72d St.

WEST END AV., 562
(at 87th St.)—Eight extra large, light rooms, with foyer and three baths; moderate rentals. Apply Supt., on premises.

WEST END AV., 850 (NEAR 102D).
Elevator apartment, 8 rooms; parquet floors; bath; $1,900; two baths, $2,200.

WEST END AV., 929 (Opposite Straus Park, at 106th St.)—Eight elegant rooms, thoroughly redecorated; $2,400.

WEST END AV., 516 (corner 85th St.)—4 rooms and bath; $2,200.

BET. RIVERSIDE DRIVE & RIVERDALE.
For rent, in beautiful stone mansion, seven rooms, 2 baths, large hall, garage, beautiful garden; reasonable; every possible convenience; country charm with city comfort; you cannot afford not to see it. Tel. Wadsworth 9009.

5 AND 5 ROOMS and bath, $55 to $70 a month; in buildings 1,121, 1,094 and 1,124 Woodycrest Av., West Bronx, 166th St.; newly decorated; especially attractive. Apply Mrs. Case, Supt., 1,123 Woodycrest Av. Phone 2670 Jerome.

ATTRACTIVE 6-ROOM APARTMENTS.
Modern elevator building; unsurpassed service; large outside rooms; only $100 up; ideal location; Columbia College section. Apply to Superintendent, on premises, 110 Morningside Drive, corner 121st St.

NEW ELEVATOR APARTMENTS and studios; 3 spacious rooms, 9 windows, most unusual; 449-451 West 23d, London Terrace; superior residential locality; exceptionally low rental; also furnished; references, lease. Mgr. Cloud, owner, on the premises. Chelsea 8941.

FOR RENT—Desirable apartment; 5 rooms and bath; 780 West End Av.; rent moderate. Inquire the Equitable Trust Company of New York, Trust Department.

HIGH CLASS apartment for rent, suitable for doctor or dentist, also smaller apartment; $85 up. Berger, 326 West 89th St.

NATIONAL STORAGE, 146 West 90th St.—Storage $6 per month vanload; motor vans, moving; moderate rates. 1,702 Riverside.

Unfurnished—West Side.

DOCTOR OR DENTIST SUITE.
72d St., 247 West; 3 rooms. Louis F. Dowdney.

AT 383 CENTRAL PARK WEST.
5 rooms, $1,020; electric light, elevator. WM. R. WARE, 2,255 Broadway (81st St.).

MODERN two-room apartment, furnished or unfurnished. Telephone Gramercy 5042.

ONE and two rooms, bath, kitchenette; reasonable. See agent, 3 West 50th.

Unfurnished—Bronx.

GRAND CONCOURSE, 2,356,
CORNER FIELD PLACE,
(Two blocks south of Fordham Road.)
5 ROOMS, ONE FLIGHT UP.
All modern improvements—Select house.
Inquire Supt. on premises or
GEORGE S. TRUNK, Agent, Lenox 5135.

ODEN AV., 1,350 (near 170th St.)—Four and five rooms and bath; all modern improvements; rents $60 to $75. Superintendent on premises or F. J. McMahon Co., 1,438 St. Nicholas Av., at 182d. Wadsworth 9010.

UNIVERSITY AVE., 1,962—Seven large rooms to lease, 5 large closets, extra lavatory, all improvements; references. Telephone Owner, Fordham 2364.

183D, 86 WEST (corner University Av.)—5-6 rooms, new law apartments; moderate rents; all latest improvements.

163D, 935-945 EAST (Intervale)—4-5-6-7 rooms, elevator. Intervale 3232. Barclay 2760.

163D, 101 WEST (near Ogden Av.)—5 rooms, first floor; Jerome station 6th Av. elevated; reasonable; desirable.

GRAND CONCOURSE, 1,236—4 rooms, all improvements; rent $70.

FIELDSTON ROAD, 6,028 (261st St., West)—Floor, new; 2-family; laundry, garage.

Unfurnished—Brooklyn.

10-20 WESTMINSTER ROAD, corner Caton Av., at Prospect Park—17 minutes from financial district; high-class residential neighborhood, two modern apartment buildings just completed, suites of 5 and 6 large outside rooms with 1 and 2 closets; "California bungalow apartments," sound-proofed; perfect appointments; decorations to suit tenants; Church Av. express station B. R. T. subway.

CLINTON AV., 476—Royal Castle, corner Gates Av., 3-4-5-7 rooms and bath; elevator and telephone service; near subways and elevated; an exceptionally good neighborhood. Representative on premises or Bulkley & Horton Co., 414 Myrtle Av. (5 offices.)

FLATBUSH—2 apartments in new 2-family House, 5 rooms and bath; 2 minutes from Interborough Flatbush station; enclosed porches; garages. 753 East 31st St., Brooklyn. Mansfield 4786.

117TH AV., 5,024 (cor. 51st)—6 rooms and garage, in a corner detached house; suitable for dentist or physician; glass porch; tiled kitchen and bath room, 3 separate bedrooms; servants' entrance.

HEIGHTS (31 Monroe Place)—3 minutes Wall St.; one and two all light rooms and bath; maid service; vacuum cleaning; fireplace; lease; $55 to $70.

STERLING PLACE, 430—Five rooms and bath, near both subway and park; $65; references. Hartmann.

BROOKLYN HEIGHTS APARTMENTS—2 to 7 room apartments, $60 up. G. Girard, 218 Montague St., 9554 Main.

PARK SLOPE (8th St., near Prospect Park West)—Seven light rooms; two baths; all improvements. Main 6872.

HEIGHTS—3 rooms, kitchen, bath, electric; $75; include gas. 155 State St.

Unfurnished—Queens.

FIVE and six rooms and bath in two-family brick house in Astoria, 4 blocks from Grand Av. subway station; steam heat, hot water supplied; rent $70, $80; immediate occupancy. H. Trowbridge Harris, 152 Fulton Av., Long Island City. Phone Astoria 0406.

Unfurnished—New Jersey.

3-4-5-6-7 ROOM elevator apartments; all improvements. Apply on premises, 19-25 Kensington Av., between Bergen Av. and Boulevard, Jersey City.

APARTMENTS WANTED.

Furnished.

RESPONSIBLE clients wanting furnished apartments; choice localities; long, short leases.
CLARK-MAYS-DAVIDGE, INC.,
FORMERLY CLARK REALTY CO.,
347 Madison Av. Tel. Vanderbilt 1450.

REPRESENTATIVE of foreign Government and wife wish small furnished apartment, N. W. from New York. 1 Write Frank Attache, A. Kildal, Curtis Hotel, Minneapolis, Minn., giving price and other particulars.

YOUNG Southern couple, Christians, desire four-room furnished apartment, upper west side, Manhattan, Riverside Drive preferred, until Jan. 1; want very best only; references. Woodward, M 393 Times.

NICELY furnished apartment, bath, three beds, from 72d St. to 96th St., west side, wanted by three gentlemen; state particulars. B 583 Times.

TWO or three sunny rooms, one large; attractively furnished; piano, kitchenette, bath; below 86th; not over $100; October to May. Boulevard 6477M.

Select Clientele Waiting.
QUICK ACTION SECURED.
Apartment Renting Co., 176 West 72d.

APARTMENTS WANTED AT ONCE.
SELECT CLIENTELE. MRS. DINGLE-MAN, Renting Specialist, 138 W. 72d. Col. 3246.

WANTED for two months; three adults, no with best references; not over $250 per month. A 1200 Times Harlem.

86TH, 59 EAST—1 room, kitchenette, use of bath; business woman; references; reasonable. Pfleiderer.

FURNISHED APARTMENTS WANTED FOR OUR CLIENTS. SLAWSON & HOBBS, 169 WEST 72D ST., NEAR BROADWAY.

APARTMENT, two rooms and bath, west of Broadway, from 72d St. to 95th St.; $75; business couple. B 547 Times.

IMMEDIATELY, living room, two bedrooms, kitchenette, bath, below 59th, west, or below 86th, east; $225-$350. Circle 3918.

DOCTOR'S OFFICE to rent or to share wanted by specialist; location 48th to 59th St. M 375 Times.

TWO rooms, $150, to May 1, East Manhattan. L. M. P., 271 Gray's Court, Brooklyn.

TWO rooms, kitchenette, 72d to 145th, west; maximum, $80. J 535 Times.

Unfurnished.

WANTED—1-2 rooms, kitchen, bath, heat; about $40-$45 rent; near 145th St., west of 8th Av., or Fordham section. M 362 Times.

SEVEN rooms for physician; below 100th St.; maximum $3,000. Doctor, 1,185 Madison Av.

SEVEN rooms, three baths, west side below 72d St., or east side between 50th and 90th; rent $3,500. Room 601, 20 Broad St.

THREE-ROOM apartment, between 70th and 110th, west side; rent $750. $850. W 9 Times.

4-5 ROOM apartment, city or near by, before Nov. 1; communicate Secretary's office, 36 Washington Place, Spring 9780.

WANTED, floor in private house or small apartment; heat, clean; rent $35, $40 month; references. J 536 Times.

REFINED family, 4 adults, want 4 rooms, kitchen, bath; apartment or floor private house; preferably below 59th. B 553 Times.

MOVING, TRUCKING, STORAGE.

MOVING, packing, storage and shipping. Call for estimate. Telephone Clarkson 9760. Ansonia Storage Warehouse Co., 137-141 West 90th.

AMERICAN Storage Co., 247 West 69th. Stores furniture; also moving at lowest rates in city. Telephone Columbus 2157.

FURNISHED ROOMS.

East Side.

15TH, 103 EAST (Apt. 24)—Attractive living and bedroom; private; gentleman.

19TH, 111 EAST (Gramercy)—Very large room, bath, twin beds; $75 month.

27TH, 43 EAST—HIGH-CLASS ROOMS. Modern improvements; $8; ninth floor.

66TH ST., 14 EAST—Attractive front basement room, suitable two; private bath.

70TH ST. (Lexington Av., Hotel Rutledge)—Women exclusively; newly decorated room, private bath; from $16 weekly; also room, use of bath, $11 weekly; culinary conveniences; big reduction for two persons.

97TH, EAST (Adjoining Armory)—Comfortable outside room, with congenial Western family; private; convenient neighborhood; reasonable. Buckley. Vanderbilt 7728.

97TH, 126 EAST—Well-kept, attractive bedroom; private bath; elevator; conveniences; refined; suitable for two; references required. Poole.

98TH ST., 54 EAST—Ideal double room, exterior floor; private bath.

BTAL, 135 EAST, Fourth Floor—Sunny, elegant, simply furnished, unfurnished; students, teachers, business people; shown only 11:30 to 2 o'clock; lease. Vanderbilt 7128.

86TH, 33 EAST—Nicely furnished single room, top floor; $8 weekly.

86TH, 53 EAST—Two large connecting front rooms, electricity, telephone, steam; single gentlemen; also single room. Clark.

86TH, 57 EAST—Front suite, suitable for two gentlemen or couple. Furley.

East Side.

55TH, 56 EAST—Large room, private bath; suitable for two; references.

59TH ST. AND 6TH AV. (HOTEL NETHERLAND)—ATTRACTIVELY FURNISHED ROOMS WITH RUNNING WATER; $17.50 PER WEEK; ROOMS WITH BATH, $25 A WEEK AND UP.

76TH, 43 EAST—Large room; newly decorated; bath, electricity; 1 or 2 gentlemen.

76TH, 32 EAST—Two connecting bedrooms with bath, service, telephone; gentlemen.

80S, EAST—Two rooms, lavatory, kitchenette; beautifully furnished; fireplace; $113. 4723 Lenox.

86TH, between Lexington Park—Front parlor bedroom; private, Lenox 9680.

51TH, EAST—Beautifully furnished room; lavatory, adjoining bath; kitchenette; $60. 4723 Lenox.

85TH ST. EAST—Large room, with or without kitchenette; very attractive. Vanderbilt 1710.

91ST, 71 EAST—Large, nicely furnished room; next bath; kitchen privileges; phone.

93D, 76 EAST—Light, airy room, $6-$8 weekly; steam heat. Brennan.

ALLERTON HOUSE FOR MEN.

The rates in the newest of the Allerton group, a 17-story fireproof building, just completed, containing apartment, club conveniences, are from $9.50 to $18.50 per week for permanent residents only. 143 East 39th St., 45 East 55th St.

GRAMERCY SECTION, large room; bath, kitchenette; $50. Olmstead, 206 East 18th St.

HOTEL NAOMI, 125th St. and Park Av.—Only hotel in Harlem exclusively for women; completely refurnished, redecorated; everything new. Room, $9 week up. Rooms with private bath, $12 week up.

MADISON AV. (50th)—Room in bachelor apartment; exclusive; $90 month. Bryant 0954.

MADISON AV., 243 (38th)—Attractive single, newly decorated; electricity, bath; private house.

West Side.

97TH, 41 WEST (Vanderbilt Studios)—Resident rooms, fireplaces, steam heat, electric light, private baths; excellent maid, hall, telephone service; $35 to $125; furnished, unfurnished; business and professional people. Also 125 East 27th St. Lease necessary; references

111TH ST., 49 WEST—Two beautiful rooms, adjoining bath; heat; piano. Scott.

107TH, 51 WEST—Studio work room; $50; unobstructed north light, running water, steam heat, electricity, maid; telephone service.

27TH ST., MADISON AV. (Hotel Madison)—Beautiful outside rooms; with bath, $15 up; use of bath, $10.50 up; full hotel service. Madison Square 1784.

57TH, 10 WEST—Large, small rooms, use bath and kitchenette; all conveniences.

42D, 312 WEST—Large front room, private family; all improvements; for gentleman only; $12.

43D, 356 WEST—Large furnished room for gentleman. Thompson.

47TH ST 108 WEST (RALEIGH HALL).
A RESIDENCE FOR MEN.
Attractively furnished rooms with and without private bath and shower, club advantages and accommodations with hotel service.
RATES FROM $10 WEEKLY.

49TH, 11 WEST—Attractive outside single room; electricity, steam, elevator, telephone.

50TH, 70 WEST—Large double room, well furnished, bath connecting; electricity; reference.

50TH ST., 14 WEST—Large room, private bath; also small room; gentlemen; permanent; references.

56TH, (1,730 Broadway)—Attractive front suite, also large bedroom; business men; reference. Apt. 3G.

57TH ST., 118 WEST—VERY ATTRACTIVE, LIGHT AND AIRY ROOMS, WITH LARGE MODERN OUTSIDE BATHS AND LARGE CLOSET SPACE ON YEARLY LEASE AT $100 TO $125 PER MONTH FOR ONE OR TWO PERSONS; ONE OF THE FINEST HOTELS IN CITY. GREAT NORTHERN HOTEL.

58TH, 128 WEST—Large room, running water, twin beds, electricity, bath, Johnson.

65TH ST. (northeast corner Broadway)—Hotel Sidney; new, fireproof, newly furnished; excellent accommodations for transients; single rooms, $10 per week; double room for two, $15 up.

69TH, 14 WEST—DOUBLE ROOM, $10; DOUBLE FRONT PARLOR; PIANO; $20.

69TH, 66 WEST.
MEDIUM-SIZED ROOM, $10.

69TH, 50 WEST—Large, attractive furnished front room, with or without bath.

70TH, 235 WEST—Large handsome room, bath, kitchenette, in newly renovated house; every comfort; hot water; best supplied by hotel; business man; maid service.

70TH, 16 WEST—Beautiful rooms, with dressing room; running water; exclusive house.

70TH, 200 WEST—Attractive one-two rooms, electricity, steam; high-class house.

70TH, 232 WEST—Large, homelike room, southern exposure; bath, electricity; housekeeping privileges.

70TH, 59 WEST—DOUBLE FRONT ROOM, PRIVATE BATH, COMPLETE KITCHENETTE PRIVILEGES, $18.

70TH (235 West End; Apt. 45)—Elevator; light, outside; ladies, business couple.

FURNISHED ROOMS.

West Side.

70TH, 28 WEST—Medium sized room; private bath; also small room; gentleman.

70TH, 260 WEST—Exceptional accommodations; 1 or 2 men preferred. Columbus 5068.

71ST, 19 WEST—DOUBLE FRONT ROOM, $12; HANDSOMELY FURNISHED FRONT BASEMENT, PRIVATE BATH; COMPLETE KITCHENETTE PRIVILEGES.

71ST, 32 WEST—High-class, large front room, private bath, dressing room.

71ST, 30 WEST—Well, comfortably furnished double room, private bath; quiet house.

71ST, 61 WEST—ATTRACTIVE, MEDIUM-SIZED ROOM, $10.

72D, 20 WEST—HANDSOMELY FURNISHED FRONT BASEMENT; PRIVATE BATH; COMPLETE KITCHENETTE PRIVILEGES.

72D, 22 WEST—Exceptionally beautiful floor, two baths, electricity; refinement; gentlemen preferred.

72D, 119 WEST—ATTRACTIVE MEDIUM-SIZED ROOM, $10.

72D, 263 WEST—Large double front rooms, bath; attractive suite; single; references.

72D, 181 WEST—Rooms from $7; subway express; continuous hot water; telephones.

72D, 259 WEST—Newly furnished rooms, beautiful house, near Drive; business people.

73D, 269 WEST—Snap. Large front room, kitchenette; southern exposure; twin beds, heat assured, electricity, phone; top; singles.

73D, 57 WEST—Large rooms, electric light, steam heat; $10-$15. Dawn.

74TH, 159 WEST—DOUBLE ROOM, COMPLETE KITCHENETTE PRIVILEGES; $14 UPWARD; MEDIUM, $12.

74TH, 252 WEST—Very large, elegantly furnished room, southern exposure; refined surroundings.

74TH ST. (2,131 Broadway)—Luxuriously furnished double room, twin beds. Columbus 7596.

74TH, 45 WEST—HANDSOMELY FURNISHED DOUBLE ROOM, $10.

74TH, 145 WEST—Beautiful rooms, running water; all conveniences.

74TH, 25 WEST—Elegantly furnished single and large rooms; private baths; Wheeler.

75TH, 2 WEST—EXCEPTIONALLY FURNISHED DOUBLE ROOM; COMPLETE KITCHENETTE PRIVILEGES; REDUCED PRICES.

75TH, 105 WEST—Large room, adjoining bath, continuous hot water, parquet floors.

76TH—Large front room, private house; gentleman; references. Columbus 4711.

76TH, 327 WEST—Unusual one-two rooms, with, without bath; running water.

76TH, 52 WEST—Comfortable front basement, private bath, electricity, $12; small room, $7.50; select, reasonable; gentlemen only; references.

76TH, 305 WEST—Splendidly furnished rooms, running water, excellent service; $10 up.

76TH, 110 WEST—Large sunny double room, private bath; exclusive residence; $20.

76TH, 242 WEST—Newly decorated rooms; also parlor, suitable for a studio.

76TH, 44 WEST—Front parlor; other rooms; twin beds; private baths; steam.

76TH ST., 90 WEST—Handsomely furnished, large front room; high class. Apt. 2N.

76TH, 112 WEST—Newly furnished large room, twin beds, private bath; reasonable.

76TH, 30 WEST—Exclusive suite, will divide; must see to appreciate; references.

77TH, 154 WEST—Front parlor, handsomely furnished; modern conveniences; also single rooms.

77TH, 170 WEST—Bright, clean, homelike room, kitchenette, gas range, electricity; references.

77TH, 125 WEST—Attractive bright rooms, adjoining bath; refined home; references.

78TH, 134 WEST—Large, clean rooms, running water, adjoining bath; refined house.

79TH, 122 WEST—Beautiful sunny rooms with, without bath; electricity, telephone, others.

79TH, 224 WEST—Medium room, steam heat, running water, electricity; gentlemen; subway.

80TH, 157 WEST—Handsome three-room, front suite; independent; all conveniences; select location; $20; references. After 4. Johnson.

80TH, 122 WEST—Large, attractive room; modern conveniences; quiet Christian home; references.

81ST AND COLUMBUS AV.—ROOMS, RUNNING WATER, USE OF BATH, $2 PER DAY OR $12 PER WEEK; LARGE DOUBLE ROOM WITH PRIVATE BATH TO SUBLET BY THE WEEK, ONE OR TWO PERSONS, $21 PER WEEK.
HOTEL ENDICOTT.

81ST, Columbus Av. (Colonial Hotel)—Newly decorated, furnished rooms, use of bath, $1.50 up; weekly; elevated, surface cars, subway; full hotel service; restaurant.

84TH, WEST—Living room, bedroom, bath; gentleman or business couple; close by Central Park; reasonable. Schuyler 3155.

84TH, 114 WEST—Parlor, connecting bedroom, twin beds; board optional; reasonable. Hanley.

84TH, 47 WEST—Medium rooms, dressing rooms; suitable one or two; twin beds; electricity; telephone; $12-$16; references.

85TH, 126 WEST—Three room suite, with bath, single, double room; open fireplace; instantaneous hot water; electricity, telephone; suitable business woman.

85TH ST., 136 WEST—Attractive, large front room, dressing room; private residence; reference.

85TH, 126 WEST—Single double room, open fireplace, instantaneous hot water, electricity, telephone; suitable business woman.

85TH, 309 WEST—Attractive large and small rooms; ideal location; breakfast optional.

86TH, 21 WEST—Attractive rooms, bath, kitchenette privileges; electricity; $20 weekly.

86TH, 35 WEST—Very attractive large room, refined house and location; reference.

86TH, 341 WEST—Desirable room, adjoining bath; housekeeping privileges.

87TH ST., 319 WEST—Large front room, electricity; all conveniences; refined neighborhood.

87TH—Attractive room, adjoining bath; elevator; owner's home; reasonable. Schuyler 8528.

89TH, 307 WEST—Beautiful large room, dressing room, adjoining bath; meals served.

90TH, 41 WEST—Large southern room, dressing room, adjoining bathroom; private residence.

91ST, 304 WEST (Near Drive)—Comfortably furnished room, private home; ideal location two gentlemen or couple; $18; references.

91ST, 24 WEST—Large and small, with kitchenette; well furnished, desirable residence.

92D, 5 WEST—Large sunny rooms, top floor, elevator; telephone; references. Walsh.

92D, 61 WEST—Beautiful, clean room, private bath, twin beds, electricity. $15.

94TH, 59 WEST — Large, comfortably furnished room; all conveniences; owner's residence; references.

94TH (700 West End Av.)—Large, sunny room, running water, player piano, suitable studio; also smaller rooms. Britten.

96TH ST., 309 WEST—Desirable, well furnished, light, airy room in private family; refined surroundings; exceptional opportunity for business man or woman; permanent room; references required; seen by appointment. $65 a month. Telephone Riverside 2254 until 10 A. M. and after 5 P. M.

96TH ST., 317 WEST—Beautifully and comfortably furnished light, airy, bed-sitting room with private family; in high-class elevator apartment; references; $55 monthly.

96TH, 306 WEST—Attractive, sunny room; elevator apartment; reasonable. Smith.

99TH, 253 WEST—Room with bath; modern; references required.

102D, 316 WEST—Large beautiful room with all improvements in charming house.

103D, 249 WEST—Attractive, large room, with bath; single; fine private house.

104TH, 306 WEST—Attractively furnished, large outside room, adjoining bath; also one smaller southern exposure, running water; references.

104TH, 240 WEST—Attractive, comfortable room; running water; every convenience. 5 south.

106TH, 61 WEST—Single room, kitchen privileges, conveniences; refined. Apt. 21.

108TH, 215 WEST—Outside room, phone, electricity, shower; $7. Pastorino, Apt. 14.

112TH, 542 WEST (Apt. 6A)—Gentleman share room, twin beds, with gentleman.

116TH, 438 WEST—Double room, lavatory, all conveniences; Columbia section; block from Broadway subway express; references. Apt. 1.

118TH, 501 WEST (opposite Cathedral)—Connecting rooms or single; running water. Lord.

118TH, 600 WEST—Large, light room, adjoining bath; corner apartment; gentleman. Apt. 5A. Cathedral 7961.

118TH, 541 WEST (Apt. 19)—Sunny front double rooms; gentlemen; reference.

114TH, 417 WEST (5-W)—Desirable room, adjoining bath; electricity; elevator; private family; gentleman; references; $10. Cottrell.

114TH ST., 609 WEST—Comfortable room, suitable one or two; references.

115TH, 472 WEST—Desirable large front, suitable two, near Columbia; reasonable. Mandoa.

116TH, 408 WEST—Rooms, single-double, all conveniences; reasonable; near subway. Coddington.

119TH, 403 WEST—Light, airy room; vicinity Columbia; gentleman.

119TH ST., 417 WEST—Pleasant, spacious apartment, adjacent Columbia University; cafeterias near by; attractively furnished, large double room; $14; cleanliness and warmth assured. Apartment 4I.

FURNISHED ROOMS.

West Side.

118TH, 210 WEST (HOTEL CECIL).
ATTRACTIVE ROOMS, WITH OR WITHOUT PRIVATE BATHS; SPECIAL WEEKLY RATES; FULL HOTEL SERVICE.

118TH, 419 WEST—Large, light rooms, one or two ladies. Apt. 63.

119TH, 430 WEST (Apt. 41)—Girl students, women; double sunny outside; references.

121ST ST., 357 WEST—Two single rooms; high-class apartment house; $5-$7. Morningside 5120, Apt. 4.

121ST ST., 414 WEST (Apt. 26)—Double or single; owned by Columbia couple; $10.

122D, 500 WEST—Newly decorated, sunny, delightful rooms; conveniences; reasonable. Dr. Vail, 438.

123D, 513 WEST—Large room, 2 beds; gentlemen; private Christian family. 22.

126TH ST., 507 WEST (Apt. 9)—Private family, near subway; reasonable; evenings.

143D, 511 WEST (Apt. 52)—Attractive double room adjoining bath; also single room; breakfast optional; home comforts.

144TH, 540 WEST—Large room, lavatory, convenient to subway and bus; elevator apartment. Audubon 2618, Apt. 24.

146TH, 540 WEST—Attractive suite, every convenience, also single; reasonable. Apt. 2.

146TH, 517 WEST—Large front room, with dressing room attached; running water; all conveniences; beautiful; suitable two; references.

160TH and Broadway—Single room, private bath; private family; references. Phone Wadsworth 6431.

177TH—Large, beautiful, overlooking Hudson; tennis; private lavatory. Wadsworth 9615, after 1.

192D, (737 Wadsworth Av.)—Cozy room, southern exposure, all conveniences, near subway; gentlemen; private family. Raymond, Apt. 42.

BROADWAY, 3,915 (164th St.), Apt. 45—Immaculate, cozy, comfortable room, every convenience; references essential; $12. Call after 5.

B'WAY, 2,025 (70th) Apt. 6E.—Exceptionally handsome, very large room, everything new; also smaller room.

CLAREMONT AV., 181—Bright rooms, double, single; open by appointment. Morningside 4783.

GREENWICH VILLAGE — Large sunny room, adjoining bath; steam, electricity, open fireplace; independent entrance; phone. Ehret, 45 Grove St.

MORNINGSIDE DRIVE, 90—Two double rooms, $18 each; single, $10 each; women only. Apt. 2D.

RIVERSIDE DRIVE, 452—Large sunny room; conveniences; business lady; high-class elevator apartment; very moderate rent. Apt. 45.

RIVERSIDE DRIVE, 322—Lovely room, exclusive appointment; gentleman; $50 monthly; $40 single. Parker, Apt. 2 North; references.

RIVERSIDE DRIVE, 37—One and two-room apartments, furnished, unfurnished; immediate possession.

RIVERSIDE DRIVE, 92—Wonderful room; exceptionally large, overlooking Hudson; running water; $22.

RIVERSIDE DRIVE, 547 (2C)—Large double front, well furnished; opposite Claremont Inn.

RIVERSIDE DRIVE, 151 (87th)—Very large room, with kitchenette; elevator in house.

RIVERSIDE DRIVE, 524 (122d)—Single, double; $6-$16; kitchen privilege. Apt. 41.

RIVERSIDE (93d St., 504 West)—Front room; $12.50; piano, two hours. De Mable.

Ingside 5120, Apt. 4.

RIVERSIDE DRIVE, 322.
DOUBLE FRONT ROOM, $12.

RIVERSIDE DRIVE, 292—DOUBLE ROOM; KITCHENETTE PRIVILEGES; $18.

DON'T HUNT, WE HELP.
THE FINEST, CHOICEST, INSPECTED furnished rooms and apartments waiting for you; Arrangers in New York's particularly welcome; service free. Metropolitan Exchange, 1,966 Broadway, corner 66th. Telephone Columbus 9781.

Room in private suite.
Downtown Hotels.
Other bargains $5 to $25.
FURNISHED ROOM EXCHANGE.
5 Columbus Circle. Open to 8 P. M.

CULTURED gentleman accommodated with home to other gentleman, family of four, two of whom college youths; high class apartment; convenient subway, bus, cars; board optional. Apartment 57. Billings 1030.

ATTRACTIVE ROOMS—SERVICE FREE.
Only personally inspected rooms offered.
HOME RENTAL EXCHANGE.
116 WEST 39TH ST. FITZROY 1568.

LADY having beautiful appointment on Drive wishes to share same with business woman; references; $55 month. Riverside 6300.

EXCEPTIONALLY desirable, gentleman seeking refined, private home. 5463 Audubon, mornings till 11.

LARGE light room, all improvements; kitchen privileges. Phone University 8152.

Brooklyn.

HILL SECTION—20 minutes Wall St.; in quiet private house with owner; 3d floor, large front room; medium size bed; room; both sunny, bath, electricity; one or two professional men preferred; references. Prospect 0118-J.

Long Island.

EXCEPTIONAL OPPORTUNITY
AT BAYSIDE, L. I.,
in a home of refinement, charming location, yet only five minutes from the station; four rooms will be rented to single men; rooms have never before been rented; breakfasts may be had if desired; terms reasonable; references given and required; convenient to golf clubs, yacht clubs, &c.; express trains, 20 minutes to Pennsylvania Station. For details and appointment phone BAYSIDE 2072.

ROOMS WANTED.

Furnished.

Register Your Room Here NOW.
WE GIVE EXCEPTIONAL SERVICE.
Longest Established Commercial Agency.
HOME RENTAL EXCHANGE,
116 W. 39TH ST. FITZROY 1562.

GOOD-VALUE ROOMS WANTED.
Private families our specialty.
Rented without publicity.
FURNISHED ROOM EXCHANGE.
5 Columbus Circle. Columbus 8940-8941.

YOUNG business man of refinement, Christian, desires comfortably appointed room in private home where there are no other roomers; references exchanged; permanent; $21 monthly. S 1061 Times Annex.

JAPANESE business man requires sunny, bright room, private family, southeast exposure preferred; permanent. C 908 Times Downtown.

METROPOLITAN FURNISHED ROOM EXCHANGE wants selected rooms for selected clientele. 1,966 Broadway, corner 66th St. Columbus 8781.

REFINED young Southern newspaperman desires room and board, if convenient, in private home, near Columbia School of Journalism. J 536 Times.

REFINED business woman wants nicely furnished room near Broadway subway station. Write B. Brenner, Palisade, N. J.

YOUNG woman wants light room, private family, near Metropolitan Museum; state price. X 2040 Times Annex.

Unfurnished.

72D ST., 170 WEST—Sacrifice, owner leaving for Europe will rent at practically unfurnished rate, large, airy, seven rooms, two baths, luxuriously furnished, grand piano, refrigeration; year's lease to desirable tenant from Oct. 15. Call Apt. 7D, Severn, before noon or Telephone Worth 8846.

72D, 156 WEST—Exceptionally attractive furnished 2-room apartment, strictly private entrance, maid service, piano. Columbus 8192. Higley.

120TH ST., 152 WEST—Two newly decorated unfurnished rooms, parquet floors, electric light, phone; light housekeeping; $45. Munro, phone University 4828.

LEXINGTON AV., 302 (37th)—Large room, newly decorated, electricity, gas; kitchenette.

70TH, WEST—Attractive, light 4-room apartment, living room, 2 bedrooms, bath, real kitchen; improvements. Columbus 8640.

59TH, 38 WEST (overlooking Park)—Two, three rooms, bath, kitchenette; also sublet.

87TH, 323 WEST (Riverside)—Sunny suite, bath, kitchenette, back parlor, $85-$90.

60TH—Apartment 7 rooms, 2 baths; piano; $200. Elberson, 25 West 42d.

50TH—Apartment 2 rooms, kitchenette, bath; piano; $125. Elberson, 25 West 42d.

74TH—Three rooms, kitchenette, bath, piano; $140; bargain. Elberson, 25 West 42d.

90S—Apartment 5 rooms, bath; piano; $160. Elberson, 25 West 42d.

COUNTRY BOARD.

Bronx.

EXCLUSIVE school and board for little girls, 5 to 12 years. Phone Kingsbridge 3330.

New Jersey.

EAST ORANGE-ELMWOOD — Hotel, one block from East Orange station, on D., L. & W., in residential section; all rooms with bath; American plan; $25 single, $40 for two per week, with meals. Phone Orange 1461.

NEW TENNEY HOTEL, Asbury Park, N. J. —Attractive Winter rates; American plan.

NERVOUS AND MENTAL CONDITIONS. INWOOD LODGE, Inwood, N. J.

New York State.

NYACK—For commuters, convalescent people seeking rest; beautiful rooms, splendid food, magnificent view; reasonable rates. Phone Nyack 1107 or write Miss Louise Bremer.

Westchester County.

NEW ROCHELLE, Edgewood Hall Annex, 246 Lockwood Av., suite with porch and private bath, suitable three or four people; steam heated, electric light and hot water supply; high, healthy location; two minutes from station; excellent meals; also single room. Phone New Rochelle 8869.

RIVERDALE RESTHOME—Aged and invalids; nurses attendance; porch and grounds. 292 Riverdale Av., Yonkers, N. Y. Yonkers 4017.

RYE, N. Y.—High-class accommodations, reasonable prices; large, small rooms; steam heat, electricity; very easy commuting N. Y., N. H.; excellent cooking. Shet Camp, phone Rye 736.

YONKERS—Convalescents, invalids, few accommodated. Nurses' Home, 100 Alta Av., Park Hill.

SANITARIUM for chronic invalids, nervous cases and aged who need care; large, comfortable rooms; beautiful surroundings with the privacy of a home. Supt., 10 North Broadway, White Plains, N. Y. Tel. 241.

HAVING attractive home, wish to cater to a few people who will appreciate refined surroundings; excellent table and service. Telephone 469 New Rochelle.

COUNTRY BOARD WANTED.

JAPANESE gentleman wants board in refine family. Answer details, C 914 Times Downtown.

YOUNG MAN wishes room and board, Scotch family, Amherst or Astoria, L. I.; state price. J 515 Times.

BOARDERS WANTED

Rate, 15 Cents Per Agate Line.

East Side.

70TH ST. (at Lexington Av.)—Hotel Rutledge, for women only; one room and meals, $18 weekly; elevator, telephone, &c.; full hotel service; newly decorated.

58TH, 37 EAST—DESIRABLE

double room, private bath; single room.

63D (near Park Av.)—Handsomely furnished room, second floor; bath adjoining; single lady; $40 weekly, with board; private family; references. Phone 1474 Rhinelander.

92D, 80 EAST—Elegant furnished rooms with board; dietary law observed. Bergisher.

MADISON AV., 213 (Near 36th)—Attractive room; excellent table; references.

West Side.

58TH ST., 44 WEST—Beautiful rooms, private baths; steam heat; table unexcelled.

72D, 315 WEST—Desirable front room; excellent table; references.

73D ST., 108 WEST—Newly opened house; desirable suites; also double rooms with private baths; handsomely decorated and furnished; refined surroundings; French-American cuisine.

73D (279 West End Av.)—The William Henry, overlooking the river and Schwab mansion; exclusive family hotel; luxurious rooms; private baths; excellent table.

73D, 65 WEST—Large, small rooms; delicious home cooking.

74TH, 202 WEST (Apt. 23)—Front room and board; 1-2 gentlemen.

75TH, 26 WEST—Miss Edwards; desirable rooms; table guests; references.

79TH, 114-12 WEST—Wide parked street; large parlors, tea room and lounge; steam heat, electric light, private telephones.

82D, 124 WEST—The Gray Court offers two rooms and bath, parlor floor, sunny, quiet; suitable for family two to five; splendid table, reasonable rates.

84TH, 53 WEST—Large, small; excellent home meals with ref

SITUATIONS WANTED—Male.

Continued from Preceding Page.

COUPLE, Finnish; chauffeur, useful, long experience; woman good cook, housework; best references; trustworthy. 2,036 6th Av.

COUPLE, refined, colored, valet, maid, hairdresser; traveling. Jeffers, 202 Clifton Pl., Brooklyn.

CREDIT and collection man, correspondent, twenty years' experience; moderate salary; best references. M 271 Times.

DIAMOND SETTER, experienced, just from Italy, desires position; reasonable salary. Address Joseph Papa, 542 West 50th St.

ENGINEER, STEAM, SOUTH AMERICAN, single, 37, wants position South America or West Indies, taking charge steam plant or electric equipment; all around utility, machinery man. X 3035 Times Annex.

ENGINEER, draftsman, designer, with 13 years' experience machinery, wants position. Address R., 110 Ridgewood Av., Newark, N. J.

EXECUTIVE 31, AT PRESENT CONNECTED WITH A LARGE CORPORATION AS OFFICE MANAGER AND ASSISTANT TO THE AUDITOR, WISHES TO MAKE CHANGE IN THE NEAR FUTURE; PROVEN ABILITY AS SUCCESSFUL ORGANIZER OF PERSONNEL AND METHODS, ECONOMIST, COST AND CONSTRUCTIVE ACCOUNTANT; REASONABLE INITIAL SALARY; BEST CREDENTIALS. FOR FURTHER DETAILS AND APPOINTMENT, WRITE TIMES.

EXECUTIVE, 33, master mechanic, expert on general and automatic machinery, production methods; handle male or female help; adaptable for any kind factory or machine shop. Kollman, 507 West 179th St.

EXECUTIVE, 20 years a present position, practical experience manufacturing, direction and sales, wants change; Protestant; married. M 881 Times.

EXPORT MAN desires position; Christian, 32; familiar with all branches of export business. J 539 Times.

JANITOR or porter, colored, wants position apartments, office. Davis, 361 West 16th.

JAPANESE STUDENT wants position, first-class butler, efficient, obliging, competent; reference; can drive car. 139 West 123d. Negro.

JAPANESE, long experienced, cook, competent, good habits, wants position in city or country; best city recommendation. K. W., 313 West 88th St.

JAPANESE, highly trained butler, good disposition, capable, willing, 18 months last place, just disengaged. Advertiser, 402 West 42d St.

JAPANESE BOY as general houseworker for not more than three persons, including servants. K. Y., 9 West 98th St.

JAPANESE, long experience, first class cook and butler; private family; city, country. G 984 Times Downtown.

JAPANESE desires position, useful butler; honest, courteous, reliable. 139 West 123d. T.

JAPANESE wants position as useful butler in small family; good references. Nerl. M 384 Times.

JAPANESE schoolboy wants work for bachelor or men; good cook. 323 West 108th St. Shimoda.

JAPANESE—Good cook and can drive car; references. Saki, Telephone Bryant 7931.

JAPANESE COOK, valet, housework; neat, good English; references. M 376 Times.

MAN, 36, thorough knowledge of paints and painting, wants position with future; executive ability and experience; will leave city. B 548 Times.

MAN, 32, desires position as investigator or process server, part time; at present connected with law department city. D 871 Times Downtown.

MAN, young, intelligent, excellent penmanship, rapid figurer; responsibility. Charles, 71 West 124th.

MANAGER TO TAKE COMPLETE CHARGE OF DELIVERY SYSTEM. SUPERVISE, PURCHASE SUPPLIES AND MAINTENANCE OF CARS AT LOWEST COST; OVER FIVE YEARS AS SERVICE MANAGER FOR MOTOR TRUCK COMPANY SEEKS CONNECTION WITH WELL-ESTABLISHED CONCERN OPERATING LARGE FLEET OF CARS. BOX 55, 1,645 2D AV.

OFFICE ASSISTANT, 25, university graduate, experienced business administrative duties, desires good connection. J 517 Times.

OFFICE MANAGER, accountant, credits, all details; proficient any department wholesale concern; excellent credentials. J 518 Times.

SALESMEN, collector furniture instalment accounts, employed at present, desires position with any reliable house; salary at least $25 and commission. A 1202 Times Harlem.

SALESMAN, traveling, business builder, desires opportunity to assist in the merchandising of some meritorious product; acquainted jobbing centres east of Mississippi. M 380 Times.

SALESMAN, 25; no super salesman; no following; aggressive, ambitious, capable development; desires representation reliable house; use own sedan if advantageous. C 909 Times Downtown.

SALESMAN, 29, married, ambitious, successful record; can sell any good line merchandise for progressive organization. M 370 Times.

SALESMAN—Engineer, 10 years' experience, wants connection by firm or manufacturer of mechanical equipment. Address L, 13 424 St., Irvington, N. J.

SALESMAN wishes position with hardware or electrical supply house; college graduate; references furnished. C 313 Times.

SALESMAN, energetic, solicits connection with reliable firm; also executive; salary or commission. C 903 Times Downtown.

SALESMAN, 29, seeks connection with hosiery manufacturer, large following in New York City. J 291 Times.

SECRETARY and assistant to executive; experience covers similar work with President of division of world known corporation; stenographer; interview requested; age 30. B 561 Times.

SECRETARY—College man, 24, stenographer, literary ability, three years' varied experience; A1 personality and appearance. M 849 Times.

SECRETARY, knows bookkeeping, understands financing, desires position. J 409 Times.

SHIPPING MAN, Christian, married, experienced, export, domestic, warehousing, receiving, can produce results; executive ability, initiative, loyal, systematic worker; reasonable salary; references. M 389 Times.

SHIPPING CLERK, textile line, experience parcel post, express, freight; references, Charles Storz, 221 29th St., Finishing Heights, N. Y. C.

SHIPPING MANAGER, 15 years' experience, full supervision department, all details, stating, help, stock. Stamm, 2,066 Gates Av., Brooklyn.

SHIPPING—Experienced man capable of organizing and systematizing shipping stock, &c.; American. B 488 Times.

STENOGRAPHER, competent, willing young man, 18, high school graduate, desires position with large concern; two years' experience; references; initial salary $18. M 378 Times.

STENOGRAPHER-SECRETARY, able correspondent, 11 years' experience large New York bank; thoroughly familiar stock transfer work; start $35. Steno. 130 First St., Newburgh, N. Y.

STENOGRAPHER - SECRETARY, Christian, good personality, five years' experience, thoroughly competent, familiar engineering, chemical, automobiles; $30, H. H., 52 Times.

STENOGRAPHER or secretary; correspondent, executive ability; A1 salary. D 720 Times Downtown.

STENOGRAPHER, high school graduate; six years' experience; efficient; references. B 505 Times.

STENOGRAPHER, knowledge of bookkeeping; capable beginner. Telephone Tremont 6768, 486 Tremont Av.

STENOGRAPHER, 21, rapid typist, good correspondent, office detail; three years' experience; $20. L. Allweil, 39 2d Av., City.

STENOGRAPHER, secretary, bookkeeper; experienced, college education; moderate salary. C 915 Times Downtown.

SUPERINTENDENT of construction wants position with contractor doing suburban or country work as Superintendent or foreman; distance no objection. Kings, 114 West 47th St.

TEACHER, thoroughly experienced in English branches, graduate student, desires evening school position, or one forenoons only. Z 2464 Times Annex.

TRAFFIC MAN desires position; ten years' experience, thoroughly familiar with rates, routing, tracing, &c. J 524 Times.

TRAFFIC MANAGER, American Commerce Association graduate, employed, experienced, wishes to connect with industrial concern. D 782 Times Downtown.

TYPIST, rapid, experienced, general office assistant. Barsky, 584 East 5th St.

YOUNG MAN, cultured, well bred, writer, widely read, acquainted with books, good practical knowledge of best class retail book business, desires place where above qualifications would be understood and appreciated. B 512 Times.

YOUNG MAN, 22, assistant manager, accessory division large tire firm, 3 years' selling, executive and clerical experience, can accept position in a week. Box 229, 1,940 Broadway.

YOUNG MAN, 23, employed retail clothing, desires position with mercantile concern; aggressive sales and executive abilities; highest credentials; moderate salary. M 372 Times.

YOUNG MAN, 24, college education, experience accounting, credits, collections, correspondence, seeks position with progressive concern. J 491 Times.

YOUNG MAN, 21, would like to connect with reliable dress house; two years' experience factory, piece goods, office; departmentals. A 209 Times.

YOUNG MAN, 19, seeks position with reliable firm; reference. J 504 Times.

SITUATIONS WANTED—Male.

YOUNG MAN, accountancy student, desires position, assistant to bookkeeper or accountant; knowledge typing; references. D 775 Times Downtown.

YOUNG MAN, college trained, experienced executive, salesman, correspondent, desires connection; will travel; salary and commission. B 545 Times.

YOUNG MAN, 26, clerical, switchboard or anything evenings; well educated; highly recommended. Fink, 1,678 Bathgate Av., New York.

YOUNG MAN, 25, intelligent, desires position where hard work and faithful services will assure advancement. Write Box 23, 1,615 3d Av.

YOUNG MAN, 24, educated, business experience, salesman, clerical, executive, desires to make reliable connections. Maurice Herbst, 447 Fort Washington Av.

YOUNG MAN, 24, married, several years' warehouse and shipping experience, seeks real opportunity where executive ability and integrity will be recognized. N 342 Times.

YOUNG MAN, 20, competent, experienced silks; stock; office; typewriting. J 393 Times.

YOUNG MAN, 24, desires position with a publisher or book store; experience. Maurice Herbst, 447 Fort Washington Av.

YOUNG MAN, 25, ambitious, splendid owrkor, knowledge order and billing work, acquainted with export line. F 3 Times.

YOUNG MAN desires bank position as teller or new business getter; 6 years' experience; references. M 382 Times.

YOUNG MAN, high school graduate; attending university evenings, desires responsible position. K 380 Times.

YOUNG MAN, 24, 6 years' clerical experience, high school graduate, typist; references; $25 to start. M 347 Times.

YOUNG MAN, 22, high school graduate, 3 years' business experience; willing; desires inside position. J 443 Times.

YOUNG MAN desires position with reliable concern offering advancement. M 378 Times.

YOUNG MAN, neat, 25, good education, wishes to connect with real estate firm; willing worker. J 519 Times.

YOUNG MAN, 21, employed evenings, desires part time work at anything, from 11 to 5. 475 Times.

YOUNG MAN, 26, Christian, sales executive ability, stenographic experience. Chas. A. O'Connor, 142 Camellia St., Long Island City.

YOUNG MAN, Columbia student, desires congenial work, evenings. Box 45, Livingston Hall, Columbia University.

YOUNG MAN, 24, college graduate, wishes position offering good chance for advancement. J 381 Times.

YOUNG MAN (Argentine) speaks English, italian, desires hotel employment. D 783 Times Downtown.

YOUNG MAN, night, college accountancy student, permanent position. C 847 Times Downtown.

YOUNG MAN, accountancy student, typist, bookkeeping, selling experience. D 801 Times Downtown.

YOUNG MAN, 18, student, 5, 6 hours' employment during day; 2 years' business experience. C 917 Times Downtown.

YOUNG MAN, 24, experienced stock, shipping, selling, wants work. N 346 Times.

YOUNG MAN, 22, desires clerical position; best references. B 1029 Times Harlem.

YOUNG MAN, 20, high school graduate, stenographer, desires position. J 532 Times.

YOUNG MAN, colored, wishes place for morning. B 1030 Times Harlem.

YOUNG MAN, 20, desires position where ability is required. B 402 Times.

YOUNG MAN, 17, willing worker, desires position with future. B 560 Times.

YOUNG MARRIED COUPLE, man, Swiss, can do anything required; wife, American, general office work; wish positions, city or country. J 534 Times.

ATTENTION

MANUFACTURERS OF FOOD PRODUCTS.

Sales manager or high-grade salesman desires to locate with live organization having a product of merit wholly or partially introduced; have a concrete knowledge of the wholesale grocery and chain store trade, acquired through more than 20 years of close application and successful selling this class of trade in New York and adjacent districts; wish to broaden the scope of my activities and am about to make a change where the compensation will be commensurate with efforts expended; aside from selling experience, have a thorough and practical knowledge of sales management and up-to-the-minute methods of merchandising food products in the metropolitan section. C 912 Times Downtown.

HARVARD University graduate in economics wants to connect himself with a reputable brokerage house; references. M 394 Times.

Employment Agencies.

JAPANESE.

Call Circle 2735 for competent cooks, butlers, general housewokers, laundrymen, chauffeurs, couples, &c. Waseo, 915 6th Av., between 51st and 52d Sts.

JAPANESE reliable cooks, butlers, housemen; references investigated. 106 West 46th. Bryant 7787.

JAPANESE high-grade agency; efficient help supplied. 121 West 63d. Columbus 4275.

JAPANESE high grade agency, efficient help supply. 131 West 63d. Columbus 4275.

JAPANESE fancy cook; faithful butler agency. Bryant 7931, 804 6th Av.

FEMALE HELP WANTED.

ADDRESSOGRAPH OPERATORS.
HOTEL PENNSYLVANIA
require experienced addressograph operators. Apply Mr. Smith, employment manager, ENTRANCE ON 33D ST., between 6th and 7th Aves.

ADVERTISING SALESWOMEN.

An opportunity for bright, energetic women, not too young, to learn the advertising business by associating with a large New York newspaper, selling advertising by telephone, preferably from plain families, where hard work must count for income; telephone experience helpful but not essential; $18 salary and commission to begin; can earn from $25 to $30 per week if endowed with the "go-getter" hard work purpose. T 492 Times.

ALTERATION hand, experienced on gowns; steady position, long season. Daisy Philips & Martin, Inc., 3 East 47th.

BILLING CLERK, Remington machine, accurate figures; Christian concern; opportunity; bright woman receiving recruits may give telephone experience, church affiliation; starting salary $22. M 387 Times.

BOOKKEEPER.

LARGE DRESS HOUSE HAS OPENING FOR AN EXPERIENCED YOUNG LADY HANDLING CONTRACTORS' ACCOUNTS; ONLY THOSE HAVING UNQUESTIONED EXPERIENCE AND ACQUAINTED WITH CONTRACTORS' CONTROL ACCOUNTS NEED APPLY. BOX 624, 2501 WORLD TOWER BLDG.

BOOKKEEPER, secretary, stenographer wanted by an established firm, an educated woman who has a thorough knowledge of bookkeeping and stenography; must have Wall Street experience; good salary to right person. Write E. M. C., Box 64, Trinity Station.

BOOKKEEPER - STENOGRAPHER, double entry, thoroughly competent, experienced, to handle considerable detail work. Call Tuesday morning, 10 A. M., Friedman, Steinman & Co., 141 West 36th.

BOOKKEEPER, experienced ledger clerk, rapid and accurate; address in own handwriting, stating age, references and salary expected; hours 8:30 to 5:45. Manufacturer, Box 705, 2501 World Tower Building.

BOOKKEEPER-TYPIST, by Christian firm, for double entry system; work supervised by accountant; must be experienced, neat and accurate; state age, salary expected; give references. X 2041 Times Annex.

BOOKKEEPER-STENOGRAPHER to take complete charge of office, controlling accounts, cost accounting, initiative, executive ability; state experience and salary desired. Write F. C. W., 2,009 Monterey Av., Bronx.

BOOKKEEPER, between 25-30 years of age; experienced; must understand, controlling accounts. Write, stating age, references and salary expected. S 589 Times.

BOOKKEEPER—Full set of books; also knowledge of typewriting; state salary and experience. W 947 Times Downtown.

BOOKKEEPER—Young lady who can also do typewriting. Sills & Hirsch, 104 West 44th St.

BOOKKEEPER—Tall young lady; must be thoroughly experienced in cloak and suit house. David Stessel & Co., 9 West 20th.

BOOKKEEPER - STENOGRAPHER wanted, experienced. F. & L. Cloak, 118 West 22d, 4th floor.

BOOKKEEPER wants, $20 to start; permanent; advancement. Educators' Association, 308 8th Av.

BOOKKEEPER, typist, stenographer. Apply 975 Brook Av., near 164th St., Bronx.

BOOKKEEPER, typist, for dress jobber. S. Blumstein, 1410 West 17th St.

CAREGIVERS, couple; husband working out, live in basement; private house; woman paid for housework; references. 124 East 39th.

CASHIER thoroughly experienced, with ability to calculate rapidly, for responsible position with leading amusement concern, afternoons and nights. Apply Tuesday at 10 o'clock, Roseland, 51st St. & Broadway, Mr. Fassen.

CASHIER, refined, experienced, for tea room restaurant; capable of handling typewriting, evening work; $35. Broadway.

CHAMBERMAID and waitress, white, sleep home nights; references required. In family. Apply after 7 P. M., 36 Clermont Av., near 110th West, Apt. 5A.

FEMALE HELP WANTED.

CHAMBERMAID — WAITRESS, experienced girl for an apartment; 3 in family. Call before 11 A. M. or after 2 P. M., 1 West 10th St., Apt. 12C.

CHOCOLATE DIPPERS, PACKERS, WRAPPERS; EXPERIENCED ONLY. NOVIA CANDY CO., WILLOUGHBY AND WYCKOFF AVES., BROOKLYN.

COLLEGE WOMEN.

One of the largest banking institutions in the city is enlarging the personnel of its department devoted to its women clients and is desirous of securing the services of several young women.

Applicants must have college education or its equivalent, and must possess tact and personality in meeting clients.

Knowledge of home economics and business experience in banking will be valuable although not absolutely necessary if applicant can qualify in other essentials; age limit 25 to 40.

Apply by letter only, EJB, V 890 Times Downtown.

COMPANION wanted, intelligent young woman, athletic, for two schoolgirls, ages 11 and 15, and to call or do secretarial work in the morning; position near White Plains. Box 701, 2501 World Tower Building.

COOK, butler, Japanese or white, wait on table; clean 1st floor; take care furnace; country; $80; reference, permanent position. Apply before 11 A. M., Mr. Lemaire, 352 4th Av., 11th floor. Olga, Inc.

COOK and chambermaid-waitress (white); must be experienced; for Bronxville; references. Write Mrs. Wickenhauser, Bronxville, N. Y.

COTTAGE mother wanted for twenty-seven girls; no cooking. Apply in writing with copies of references to Superintendent Jennie Clarkson Home for Children, Valhalla, N. Y.

DEMONSTRATOR for new art needlework product for work in leading New York department store; must be quick with needle; salary basis. Apply Wednesday, 130 6th Av., 8th floor.

DEMONSTRATOR for wonderful bunion remedy "VANISHO"; conditional salary and commission; big opportunity. Pedic Remedy Company. B 570 Times.

DESIGNER, experienced, high class ribbon novelties; good pay; opportunity. R. P., 221 Times.

DRAPER or advanced finisher in small establishment, doing only best work; one experienced; pleasant work-room. Mrs. Robbins, 1 East 66th.

DRAPERS and finishers, thoroughly experienced, for custom work, private dressmaking establishment. Mme. Kahn, 148 West 44th St.

FILING CHIEF CLERK, college girl preferred; capable of merging departmental files; central system; must have executive ability. Write, giving full information, stating salary expected. W 4 Times.

FITTERS, experienced for high-class gown shop; steady position. Daisy Philips & Martin, Inc., 3 East 47th.

GENERAL HOUSEKEEPER, small family, plain cooking, with or without laundry; highest wages to experienced girl; references. Call after 10, Apt. 10S, 561 West 141st.

GENERAL HOUSEWORKER, part time, afternoons; references required. Call Fordham 6078.

GENERAL housework, experienced, white girl; no objection to West Indian; 3 in family; first-class references required. 45 East 62d St., Apt. 6B.

GENERAL housework, white, small family; steady position. Call 76 West 86th St., Apt. 6D.

GIRLS
AND
YOUNG WOMEN
LEARN
TELEPHONE OPERATING;
$15 TO START;
RAPID ADVANCEMENT
WITH
FREQUENT INCREASES
IN SALARY;
NO EXPERIENCE NECESSARY.
APPLY
1,158 B'WAY, COR. 27TH ST., N. Y. C.
370 EAST 150TH ST., BRONX.
58 WEST HOUSTON ST., N. Y. CITY.
81 WILLOUGHBY ST., B'KLYN, N. Y.
NEW YORK TELEPHONE CO.

GIRLS
AND
YOUNG WOMEN
DESIRING NIGHTWORK AS
TELEPHONE OPERATORS,
$18 PER WEEK
WITH
STEADY WORK
AND
FREQUENT INCREASES
IN SALARY,
NO EXPERIENCE NECESSARY,
APPLY:
1,158 B'WAY, COR. 27TH ST., N. Y. CITY.
370 EAST 150TH ST., BRONX.
58 WEST HOUSTON ST., N. Y. CITY.
81 WILLOUGHBY ST., BROOKLYN.
NEW YORK TELEPHONE COMPANY.

GIRLS,

over 17 years of age, neat appearing, to assist head of stock in dress department and act as junior sales clerks; excellent opportunity for rapid advancement. Apply Supt.'s office, STEWART & CO., Fifth Av. at 37th St.

GIRL (white), for doctor's home, answer phone and door, do upstair's work; sleep in; city references; excellent wages. Call Tuesday, 9-10 A. M., 7-10 P. M., 4 West 121st St.

GIRL, 18, to assist on routing and mailing table; salary $60 monthly and bonus; good penmanship necessary; state age, references and telephone number. Box 42, 620 St. James Building.

GIRL, refined, white, for two school children, assist light housework; other servant kept. Call Tuesday morning after 9, Hotel Embassy, 70th St. and Broadway, Room 609.

GIRL with knowledge stenography; experienced, to assist bookkeeper. M. U., 206 Times.

GIRL, general housework, Great Neck, Long Island; four in family. Apply by letter. B 568 Times.

GOVERNESS TO 16-YEAR-OLD GIRL, AMERICAN OR ENGLISH; NEAT APPEARANCE; NOT OVER 30; MUST SPEAK FRENCH FLUENTLY GOOD SALARY. CALL 8-9 P. M., 838 WEST END AV. APT. 10B.

GOVERNESS, mother's helper, preferably French. 78 Sutton Manor, New Rochelle.

GOVERNESS, visiting, for girl 8½; references. Apt. 6E, 542 West 112th.

HOUSEWORK, general, permanent position offered experienced maid; family three adults; seven-room apartment; no washing; must be good cook; reference required. X 2036 Times Annex.

HOUSEWORKER, white, plain cooking, to assist with child 2½ years old. Call Tuesday, 823 West 110th St., Apt. 34, 10-4, or telephone Cathedral 5884.

HOUSEWORKER—Neat, reliable girl, afternoon; small washing, good, plain cook; 2 in family. Baum, 65 Featherbed Lane (Mt. Eden Av. station Jerome Av. subway).

HOUSEWORKER—Girl or woman, experienced, family of apt. good wages; references required. 905 West End Av., Apt. 18I; call 4 to 6, or evening.

HOUSEWORKER, first-class, experienced, with reference; good salary. Apply Tuesday, after 1 P. M., 258 Riverside Drive, Apartment 2C.

HOUSEWORKER, general, white; small family; sleep in; no laundry; city references. Tel. Lenox 6734.

HOUSEWORKER, good general, plain cooking; good wages. Apply Karken, 310 Riverside Drive.

HOUSEWORKER, white; family of four; city references required. Telephone Morningside 6325.

HOUSEWORKER—White, for couple with child; good home; $30-$35. Tuesday morning. Carles, 800 Riverside Drive (156th.)

HOUSEWORKER (white); references; 3 in family. 349 West 86th.

LADY desires reliable person who will care for apartment during owner's absence, two or three months; home in return for services. J 537 Times.

MODEL, SIZE 16.
NEAT AND ATTRACTIVE.
CLOAK AND SUIT HOUSE.
MAX LEVINE & CO.,
142 WEST 26TH.

MODELS, SIZE 16.

Tall, slender, refined young ladies for coats and suits. Apply Singer Bros., 466 7th Av.

MODEL, size 16; useful all around. Gawtz Mfg. Co., 29 West 36th.

MODEL, SIZE 16.

TALL, GOOD APPEARANCE, FOR DRESS HOUSE; STEADY POSITION; PLEASANT SURROUNDINGS. SCHOLER & AUGENBLICK, 213 WEST 35TH.

MODEL, SAMPLE SIZE 16, FOR COAT HOUSE; EXPERIENCED ONLY NEED APPLY. HENRY ROSENZWEIG, 338 7TH AV.

MODEL, attractive young lady for junior dresses. Leonard S. Hirschbein, 1,182 Broadway.

MODEL, size 16, experienced in cloak and suit house; good salary. Phil Katz Co., 11 East 20th.

MODEL, 16, wanted in coat house; stylish, able to walk on trade. Victor S. Everett, 114 West 28th.

MODELS, PERFECT SIZE 16 for coats and suits. Louis Goldstein Co., 28 East 20th.

MODEL, size 16; must be tall and attractive. 30 West 56th St.

MOTHER'S HELPER—Must be experienced with children, know how to cook and wait on table; live in; small apartment East 72d St. Telephone Rhinelander 7847.

MOTHER'S helper; reliable woman for full time; sleep out; private family. Apply Tuesday evening, 305 West 4th St.

NIGHT SUPERVISOR and graduate nurses wanted at Brownsville and East New York Hospitals, Rockaway Park and Av. A. Phone Glenmore 10000.

NURSE, experienced, two small children; Christian family; Kew Gardens, L. I.; 15 minutes from New York; other girl kept. Apply John M. Maguire, 144 East 44th.

NURSE, trained, aged under 30, to take full charge little girl, 2 years old, for business couple. Apply Mrs. Steinhauser, care Bon Ton, 264 6th Av.

NURSE, experienced, 6-months-old baby; assist slightly 7-year boy. Call 10-2, 251 West 92d. Apt. 2B.

NURSE, graduate, for night duty; salary $90. Ridgewood Sanitarium, 2,300 Madison St., Brooklyn. Evergreen 0674.

OFFICE ASSISTANT—Intelligent and good at figures. S. M. Wertheimer & Co., 33 Union Square West.

PACKER, capable, intelligent woman to make herself useful in studio; no artistic work. Apply by letter. Patco, 345 Amsterdam Av.

PANTOMIME TEACHER for school; permanent; write lowest weekly rate for average of two hours daily. W. Holden, 157 East 47th St.

SWITCHBOARD OPERATOR for monitor board; Christian firm; must be typist and experienced in filing; state age, experience and salary expected. X 2042 Times Annex.

TYPIST wanted, expert, ambitious. Apply Room 905, 376 5th Av.

SALESLADIES

Competent, experienced in high-class women's apparel; capable of handling first-class trade. Apply by letter to C. J. Behan,

BALCH, PRICE & CO.,
Fulton and Smith Sts., Brooklyn.

SALESLADY, refined, for baby shop in Brooklyn; salary $15. Apply S. B. C., 222 West 39th, 10th floor, New York.

SALESLADIES—$12 week and upward according to sales. Weisbecker, 270 W. 125th.

SALESWOMEN,
FULL TIME AND PART TIME.
R. H. MACY & CO., INC.,
require thoroughly experienced saleswomen or women who are able to become thoroughly experienced through training, in the following departments:

LACES,
FLOWERS AND FEATHERS,
DRESS TRIMMINGS,
MISSES' DRESSES,
MISSES' COATS,
WOMEN'S WAISTS,
UPHOLSTERY,
SHOES,
SILVERWARE,
HOUSEFURNISHINGS.

There are also part-time selling positions from 11:15 A. M. to 5 P. M. Apply any time during the day at office of Employment Manager, second balcony, rear, 34th St. entrance.

SALESWOMEN.

GIMBEL BROTHERS,
33D ST. & BROADWAY,
require the services of fifteen experienced saleswomen for positions in the following departments:

WOMEN'S & MISSES' COATS,
WOMEN'S & MISSES' DRESSES.

Also

ART EMBROADERY,
CURTAINS,
DRAPERIES,
DRESS TRIMMINGS,
JEWELRY,
SILKS.

Permanent positions for those who qualify.

Apply Employment Office, 5th Floor, 9 A. M. to 5:30 P. M.

SALESWOMEN

Introduce to New York druggists and department stores new and entirely distinctive high-grade preparation for bobbed and long hair; now heavily advertised and already selling strongly; must be experienced, capable and a hustler; salary and liberal commission. Phone Columbus 7037 for appointment. George Pagonis, 5 Columbus Circle.

SALESWOMEN—We have immediate opening for 3 high-grade saleswomen, whole or part time, to sell the "Trust Me" Alarm Box for the safekeeping of money and valuables in stores and homes; no competition; liberal commission; permanent position. See Mr. Bentley, 2 to 5 P. M., 129 Lafayette St., 6th floor.

SALESWOMAN WANTED
to introduce brand of men's socks to consumer trade in New York City. Salary basis; bank reference necessary. Z 2413 Times Annex.

SALESWOMEN, aggressive, to interview foreign-born business men for English courses; salary, commission. Call mornings, Room 509, 110 West 40th.

SECRETARY—I want an alert, observant girl who can take interest in her work and is not boy-crazy; neat, quiet, and both typist and stenographer; publishing business; state religion; salary start $25. B 574 Times.

SECRETARY, all around executive; education, refinement; high class dental office; write full information. B 528 Times.

SHOPPER, experienced on women's dresses; must have some experience in manufacturing and refined and well appearing. Box 852, 2501 World Tower Bldg.

STENOGRAPHER, middle aged, knowledge bookkeeping, factory; very convenient to West 23d St. ferries; reply detailed particulars. B 571 Times.

STENOGRAPHER in Japanese Christian concern, with some experience; $20 start. Apply Room 1315, 220 Broadway.

STENOGRAPHER, permanent position, $70 month to begin. Write, giving age, experience, schooling, &c., I 473 Times.

STENOGRAPHER, experienced, with knowledge of general office details; good chance for the right girl. J 496 Times.

STENOGRAPHER and typist; must be able to file and operate Monitor switchboard; dress house; $ 588 Times.

STENOGRAPHER, bookkeeper. Apply 373 Brook Av., near 156th St., Bronx.

STENOGRAPHER, ready-to-wear experience, willing, rapid typist. Regal, 170 6th Av.

STENOGRAPHER

wanted in advertising department of a large manufacturing concern; young woman with high school education preferred; reply, stating age, education, experience and salary desired. S 447 Times.

STENOGRAPHER, first-class, experienced, with executive ability, in New York office of one of largest contracting firms in country; $150 per month. Box 702, 2501 World Tower Building.

STENOGRAPHER—Christian woolen house desires services of competent business woman; opportunity for one with executive ability; state age, experience and salary. W 850 Times Downtown.

STENOGRAPHER, experienced typist and office assistant; address in own handwriting, stating age, references and salary expected; hours 8:30 to 5:45. Manufacturer, Box 704, 2501 World Tower Building.

STENOGRAPHER, experienced, to assist advertising manager; please give full particulars, salary, age, past employment. S 537 Times.

STENOGRAPHER and secretary wanted with pleasing personality; will pay good salary. Apply in person. Room 2036 Woolworth Bldg.

STENOGRAPHER in downtown Christian produce house; young woman, some experience; state qualifications; salary $20. Address H. T. Mahan, 20 Hanover St.

STENOGRAPHER, to operate switchboard, filing and general office work; bright beginner considered. Sterling Motor Truck Co., 1826 St. and 12th Av.

STENOGRAPHER, experienced, also knowledge of switchboard operating, for real estate office, closed Saturday and Sunday. 217 Broadway, Room 308.

STENOGRAPHER and typist in wholesale shirt house; must be experienced; no other need apply; address in own handwriting. Box S 586 Times.

STENOGRAPHER and assistant bookkeeper, two years' experience; advancement; salary to start $15. Joseph Gluck, 174 Madison Av.

STENOGRAPHER, general office work; knowledge of billing; state salary, references. C. R., 426 N. Y. Times Brooklyn Branch.

SWITCHBOARD OPERATOR, experienced; must be patient, courteous; low, pleasing voice essential; state age, experience and salary desired. Z 2407 Times Annex.

SWITCHBOARD operator for large and busy plug board; state age, experience, salary desired. S. J., 728 Times Downtown.

SWITCHBOARD OPERATOR, typist; filing, good penman; permanent. Guthman-Solomons, 100 West 21st.

TEACHER, Isaac Pitman shorthand; day and evening; salary $1,440 a year. Box 583, 1,432 Broadway, Brooklyn.

TELEPHONE OPERATOR wanted by advertising agency, Christian firm; must be good typist and have some knowledge of stenography; congenial surroundings; opportunity for bright girl; $15 to start. Room 2008, Times Building.

TELEPHONE OPERATOR, experienced young lady with knowledge of general office work. Wichert, Inc., Atlantic and Schenectady Av., Brooklyn.

TELEPHONE SWITCHBOARD OPERATOR, experienced only. Strauss & Co., 616 West 45d St.

TYPIST, Christian firm, near Penn station, in order writing and billing department; steady position; must be touch operator; state age, experience, if any; $18 to start. Manager, Box 25, General P. O.

TYPIST—Rapid, accurate, neat, attractive, age 17 to 20, capable of using her brain and obtain better position; $15 to start; Christian firm. P 415 Times.

TYPIST, experienced bill clerk, Underwood typewriter, good opportunity; state age, education, religion and salary. Box 708, 2501 World Tower Bldg.

WOMAN wanted; reliable, white, to help with care of 2 children; willing to assist other duties. Phone New Rochelle 1171-M.

YOUNG LADY THOROUGHLY EXPERIENCED FOR GENERAL OFFICE WORK; UNDERSTAND BOOKKEEPING; MUST BE ACCURATE AND HAVE GOOD HANDWRITING. HARRY BERGER SHIRT CO., 76 5TH AV.

YOUNG LADY about 18 to act as assistant in dental office; must speak French. Apply 5 o'clock. Dr. L. W. Doxtater, 100 West 50th St.

YOUNG LADY wanted in purchasing office to do clerical work; write stating age and salary wanted. Box 697, 2501 World Tower Building.

YOUNG LADY (Christian, physician's office)—Experience unnecessary; stenography required; state salary. W 2 Times.

YOUNG LADY—Retail jewelry store, clerical and generally useful, 12:30 to 9 P. M.; salary $15. J 408 Times.

EMPLOYMENT OFFICES
FOR
TELEPHONE OPERATORS.
NO EXPERIENCE NECESSARY.
APPLY
1,158 BROADWAY, COR. 27TH ST., N. Y. CITY.
370 EAST 150TH ST., BRONX.
58 WEST HOUSTON ST., N. Y. CITY.
81 WILLOUGHBY ST., BROOKLYN.
NEW YORK TELEPHONE CO.

WOMEN.

We have an opening for a few high-class women, who have good personality and attractive appearance, to represent us in New York, and who would like to better their position, selling our new Universal Office Polish; the work is dignified and pleasant—to call on the large offices and industrials; your efforts and application will lead to early promotion; salary or commission payable, if you prefer; those with right qualifications can very readily earn $50 to $75 a week. Write the Universal Laboratories, Room 821, 149 Broadway, for appointment, or telephone Cortlandt 6341.

WOMEN.

We have an opening for a few high-class women between the ages of 25 and 45, to represent us in New York, and who would like to better their position, selling our securities; the work is dignified and pleasant; your effort and application will lead to early and frequent promotions; commission basis. Call to see Mrs. Allison after 10 A. M., Room 515, 145 West 41st St.

WOMAN—Good plain home cooking and general worker; no laundry; must be neat and a good, willing worker; wages $100 per month; Catskill Mountains. Write S. S. Myers, Margaretville, N. Y., or phone 10X.

WOMEN, $5 daily commissions selling standard grades of hosiery to men and women; full or spare time. Argus Hosiery, Room 418, 17 West 42d.

WOMAN, over 30, educated and refined, to register members for mothers' club; experience not essential; salary $20, increased to $40 when competent. 407 Times.

WOMEN over 25 to sell guaranteed silk hosiery; $18 weekly and commission. Venida Hosiery Co., 45 West 34th.

YOUNG LADY, experienced, to take charge of sample department, men's shirt house; familiar with all details. Wm. Fox & Co., 581 Water St., corner Montgomery.

YOUNG LADY executive, managerial ability; Christian realty firm; good commission. Bryant 2978.

JEWELRY STOCK ROOM.

GIMBEL BROTHERS,
33D ST. AND BROADWAY,
require the services of a woman with executive ability to take charge of their jewelry and silverware stock-room; must be accustomed to supervising and directing; also experienced in marking and assorting valuable merchandise; wholesale or retail jewelry experience essential.

Apply Employment Office, 5th floor, 9 A. M.-5:30 P. M.

Jewelry.

A large New York department store requires the services of a woman who thoroughly understands every branch of the jewelry business and who has had experience with wholesale or retail establishments. The applicant must be careful and accurate at figures. Write, stating age, experience and salary expected. M. F., 200 Times.

A WIDE FIELD FOR WOMEN.

An excellent position awaits a woman with the correct appearance and address, who is able to present a clean-cut proposition concisely and clearly; the security we handle will interest every one, and our card will give you the entree into the most exclusive homes and offices; our liberal commission arrangement assures to you an excellent income. Call Room 720, Strauss Building, 9 East 46th St. Ask for Mr. Bertscher.

WANTED—A housecworker, white, for 3 room, 2 bath house in Bronx; 2 adults; nurse and baby in family; must be good cook, young and very neat; wages $60. Apply between 12 and 2 at 25 Washington Square, New York City.

FEMALE HELP WANTED.

Employment Agencies.

ELSIE DIEHL AGENCY.
1 BEEKMAN ST. 24 PARK ROW
NO ADVANCE FEE.
STENO SEC'TY., prefer girl with good personality; position Woolworth Bldg.; $30.
STENO, DETAIL clerk, Woolworth Bldg., $28.
STENO SECRETARY, one accustomed technical dictation, Wall St., $30.
STENO, legal experience; prefer girl under 30; salary $25 with advancement.
STENO, GENERAL assistant, position upper west side; $25.
STENO, knowledge figures; position Brooklyn; $20.
STENO, JR., brokerage; downtown; $20.
STENO, MACHINERY, uptown; $25.
STENO, INSURANCE, uptown; $25.
STENO, CHEMICAL, downtown; $25.
STENO, MFG. experience, small office uptown; $23; steno. J., $20.
STENOS, numerous positions high-class firms, $25, $20, $18; beginners, $16.
BOOKKEEPER, complete charge, $30 $35, uptown.
BOOKKEEPER, steno., downtown, $25.
BOOKKEEPER, Brooklyn, $15;

The New York Times

Classified Advertising Rates

Count six words to an Agate line. Per Agate (Minimum space two lines) Line.

Situations Wanted 10c
Furnished Rooms and Rooms Wanted 15c
Business and Board Wanted 15c
Help Wanted 20c
Real Estate, &c. 25c
Lost and Found 25c
Apartments to Let and Wanted 25c
Classified Board 60c
Mortgage Loans 25c
For Sale 25c
Automobile Exchange 25c
Agents Wanted 25c
Employment Agencies 25c
Per Word.
Business Opportunities (Agate Lines $60) 15c
Buyers' Wants and Offerings to Buyers 15c
Book Exchange (Sunday) 15c

SUNDAY EDITION

Classified Advertisements for insertion in the Sunday Times must be received in The Times Building as follows: Schools, Steamships, Hotels, Resorts—Noon Thursday. Real Estate and Apartments—Midnight Thursday. Announcements for the Editorial Section—P. M. Friday. Business Opportunities—11 A. M. Saturday. All other classified announcements not later than 1 P. M. Saturday.

DAILY EDITION

If received after 4 P. M. on the date preceding publication, classified announcements ordered for the daily edition of The New York Times are subject to omission. The final closing time is 5 P. M.

MALE HELP WANTED.

YOUNG MAN, 17 or 18 years of age, in office of wholesale hardware firm; to learn the hardware business; high school graduate or attendant preferred; fixed line of promotion, starting on mailing desk at $12 per week. C 911 Times Downtown.

YOUNG MAN, between 18 and 21, in office of importing and manufacturing concern; one having experience in notions and small wares preferred; good handwriting essential; apply in writing only; wages $18 per week. Burrow & Hearne, 12 Wooster St., New York.

YOUNG MEN, over 20 preferred, to pick out finished goods from stock; 32½c hour; advance to 35½c in two weeks if satisfactory; 48 hours week. Lalance & Grosjean, Atlantic and Woodhaven Avs., Woodhaven, L. I.

YOUNG MAN, single, experienced, cost and payroll distribution work; must be accurate and accustomed to handling detail; permanent position. Elevator Supplies Co., 15th St. and Willow Av., Hoboken, N. J.

YOUNG MAN, high school graduate, to learn adding machine salesmanship, working as junior salesman. Lanston Monotype Machine Co., 63 Park Row.

YOUNG MAN or woman for clerical work and learn insurance bookkeeping; state in own handwriting age, education and experience. C 906 Times Downtown.

YOUNG MAN, 17-20, able to keep set of books, knowledge of typewriting, assist in shipping; good opportunity for right party. S 589 Times.

YOUNG MAN, steamfitter's office, capable of making tracings; state age, salary, experience and references in first letter. T 488 Times.

YOUNG MAN for stock room, wholesale hardware; start at $20. H. L. Judd Co., 87 Chambers St.

THE NEW YORK, NEW HAVEN & HARTFORD RAILROAD COMPANY

MEN WANTED.

REGULAR POSITIONS FOR COMPETENT MEN WHOSE WORK IS SATISFACTORY, AS:

Machinists—60c to 75c per hour.
Boilermakers—67c to 75c per hour.
Blacksmiths—60c to 75c per hour.
Electrical Workers—65c to 75c per hour.
Car Inspectors & Repairmen—63c per hour.
Helpers—First year, 45c per hour.

The above rates are those agreed upon with Committee of Mechanical Department Association.

This is not a strike against the railroad, it is a strike waged against a reduction in rates of pay ordered by the United States Railroad Labor Board, effective July 1, 1922.

Apply 8 A. M. to 5 P. M. to Superintendent's office at 132d St. and Willis Av., Mott Haven, N. Y.

F. M. CLARK, Superintendent,
NEW YORK, NEW HAVEN & HARTFORD R. R. CO.

TECHNICAL MEN,

who are interested in training for engineering positions, to write specifications for the manufacture and installation of electrical equipment; college or technical school training preferred, but practical electrical experience may qualify; positions offer a good future to ambitious men.

In these positions you would be located at our HAWTHORNE WORKS in a suburb of Chicago.

For further information, call and see

MR. W. C. BOWEN,
EMPLOYMENT DIVISION,
WESTERN ELECTRIC CO., INC.,
151 FIFTH AVENUE,
NEW YORK, N. Y.

Electrical Testers—

TECHNICAL STUDENTS.

who are interested in training for AUTOMATIC TELEPHONE CIRCUIT TESTING. College, high school or technical training preferred, but practical electrical experience may qualify.

Our work requires men who are capable of development and who seek permanence. Call

WESTERN ELECTRIC CO., INC.,
INSTALLATION BRANCH,
151 FIFTH AV., NEW YORK.

DRESS MANUFACTURER

wanted; must be competent to handle entire plant of 50 machines; must be capable to draft patterns and take full charge of entire plant; to such a man we have a tremendous opportunity to offer; strictly confidential. Box 690, 2501 World Tower Building.

SCANDINAVIAN representatives wanted; good pay and splendid opportunity highclass men. Apply by letter for interview. Scandinavian Department, Suite 1002, 55 Liberty St.

WANTED, purchasing agent to handle purchasing of printing stationery supplies; state experience, salary expected. F 612 Times Downtown.

Salesmen.

BOND SALESMEN.

New issue; commission and drawing account. Apply in person, Room 506, 126 Liberty St., New York.

HOSIERY SALESMEN.

Excellent opportunity for salesmen now representing recognized hosiery mills, who are in position to add to their lines one number of the best value made of pure thread silk; $1 retailer; commission. Interview strictly confidential. Apply Room 807, 95 Madison Av.

HOSIERY SALESMEN—Men with following among the better retail trade; must be thoroughly experienced; drawing against commission. W 839 Times Downtown.

PAINT SALESMAN, experienced selling paint wholesale; commission; telephone for appointment. Vanderbilt 7443.

PAPER AND TWINE SALESMAN.
Opening for salesman for New York City; commission basis. L. Hyman & Sons, 57 West Houston St.

RESIDENT salesmen for Middle West, Coast and South, to carry a full line of rhinestone shoe buckles; must have following; commission. S 591 Times.

SECURITY SALESMEN.

An old-established house desires the services of a few young men of good address and neat appearance, who wish to better their position; this is an opportunity seldom offered by a concern that will stand by you and co-operate with you in your work; commission basis. Call to see Mr. T. J. Horton after 10 A. M., Room 515, 145 West 45th St.

SECURITY SALESMEN.

The smallest commission you can earn in our business, which is mortgage banking, is $25. If you do not make at least one sale a day it is because you will not co-operate with our sales manager. Experience unnecessary; excellent training. Call 10 to 12 and 2 to 4, Room 612, 136 Liberty St.

SECURITY FIELD MANAGERS.

Commercial banking house requires two field managers to close contracts for loans and sales of its bonds, now paying $5 per week; junior salesmen arranged for. Appointments for you to close deals; liberal salary and commission. Apply today after 10 A. M. to manager,
2 RENWICK ST.

MALE HELP WANTED.
Salesmen.

SECURITY SALESMEN.
YOU KNOW THAT YOU
CAN MAKE MORE MONEY!
THEN, WHY DON'T YOU?

ABOVE ALL THINGS, DON'T ALLOW YOURSELF TO BE "CONTENT"! IF YOU'RE MAKING $5,000 A YEAR—THAT ISN'T ENOUGH. IF YOU'RE MAKING $10,000 A YEAR—THAT ISN'T ENOUGH. GET MORE MONEY! NOT JUST FOR THE MONEY, BUT TO DO JUSTICE TO YOURSELF, LIFE IS A CONTEST; YOU WANT TO WIN.

MERELY READING A WANT AD. ISN'T GOING TO DO IT. IF YOU COULD KNOW—AS I KNOW—THE VALUE TO YOU OF MY MESSAGE, YOU'LL NOT LASILY SAY YOU'LL "THINK IT OVER" (THREE FORTUNE-KILLING WORDS), YOU'LL REPLY NOW. YOU AND I CAN DO BUSINESS.

WE ARE SELLING A SECURITY—A WONDERFUL PROPOSITION. AND WE ARE DOING IT ON COMMISSION EXCLUSIVELY. NOTHING UNUSUAL ABOUT THAT, YOU SAY? WELL, JUST YOU WAIT TILL YOU AND I GET TOGETHER! I'LL SHOW YOU SOMETHING THAT WILL MAKE YOU SAY "IF THOSE FELLOWS CAN MAKE THAT KIND OF MONEY, I CAN."

THEN I'LL SHOW YOU HOW TO DO IT, EASILY, WITH DIGNITY AND PROFITABLY. DROP ME A LINE RIGHT NOW. WILL YOU?
FOX P 900 TIMES DOWNTOWN.

SHOE MEN (2), high-class, accustomed to serving the best clientele. Apply Henning Boot Shop, 575 Madison Av. Inquire Mr. Byrne.

SALES MANAGER.
On Oct. 16 we will have an opening for a man who is a full-fledged executive, capable of directing the work of all salesmen; the basis of remuneration is commission and bonus; to a real man this is an unusual opportunity; open evenings. Harrigan Motors Corp., Lerner Building, near Summit Tube Station, Jersey City.

SALES MANAGER.
Wanted, a live wire, experienced in distributing electric appliances; excellent opportunity for a producer; write full details, references, etc., W 823 Times Downtown.

SALESMAN.
JUST AS SOME FIRMS OF STANDING RARELY RESORT TO THE CLASSIFIED COLUMNS TO SECURE REPRESENTATIVES, SO SOME HIGH-GRADE SALESMEN SEEK CONNECTIONS THROUGH CHANNELS OTHER THAN NEWSPAPER ADVERTISEMENTS. HOWEVER, IF THIS REACHES THE ATTENTION OF THE TYPE OF SALESMAN WE ARE SEEKING, IT SHOULD BE MUTUALLY PROFITABLE. VERY FEW MEN ARE QUALIFIED TO ENTER THE HIGHLY SPECIALIZED FIELD OF PUBLICITY IN WHICH WE ARE THE LEADER, BUT THE RIGHT MAN WILL HAVE THE SAME OPPORTUNITY AS OTHERS TO WHOM WE HAVE PAID COMMISSIONS OF $10,000 TO $15,000 ANNUALLY. IF YOU ARE AN EXPERT SALESMAN WITH A RECORD TO PROVE IT, WRITE US AND PLEASE DON'T BE BRIEF. ADDRESS S 594 TIMES.

SALESMEN,
Many good salesmen are wasting their time on products that don't produce for them. Your greatest asset is your time. Why not cash in on it? Salesmen selling our asphalt asbestos roofing and other products are making $25 a day.

More roofing is sold than brick and steel. Can you sell and will you work? If so, your connection with us is assured. Liberal commission basis.

The field is huge. The need is there. The opportunity is yours. Will you grasp it?

We also offer full commission on mail and repeat business.

We manufacture a large line of water roofing material in our own factory.

Phone Beekman 9611 for appointment.

SALESMEN.
Come and see the invention yourself. Invite your prospect to come and see it AND I WILL HELP YOU DO THE REST. Prominent bankers and business men saw this invention and bought stock.

You should equal my record and sell to one-half your prospects, WHO SEE THE INVENTION WORK. Commission. Call between 9 and 12 noon.

M. M. GLASSER,
CONSULTING ENGINEER,
ROOM 1119, 200 FIFTH AVENUE.

SALESMAN SPORTING GOODS.
Prefer man with following among sporting goods, clothing and hatters' trade dealers in Borough of Manhattan; excellent opportunity for a man of ability who is willing to work hard; drawing account and commission.
DAVEGA, 831 BROADWAY.

SALESMEN become executives is a truth; is that your aim? We can help you toward that end if you co-operate; experience not necessary; we are selling phonographs to the trade; drawing account $50 against commission to start; permanent connection. S 508 Times.

SALESMEN—Sell California wine, grape juice, apricot, blackberry, cherry, pineapple; liberal commission; bulk or gallon; wonderful opportunity for agency; we are exclusive Eastern distributors. Inquire any day 10 to 4, Room 405, 500 5th Av. Potter Building.

SALESMAN-COLLECTOR—Large life insurance company will train & man with A1 references to collect and sell; guaranteed salary and liberal commissions; $60-$75 possible first year; state age, if married and previous employments. A 1201 Times Harlem.

SALESMAN, SALARY AND COMMISSION.
Aggressive young man for high-class automobile specialty, experience unnecessary, but hard work most necessary. 2102 Woolworth Building.

SALESMAN, young man about 25, as junior piano salesman, one with some experience and who can demonstrate pianos by hand preferred; salary. Kranich & Bach, 237 East 23d St.

SALESMEN to handle permanent agencies for well-known food product, metropolitan and adjacent territories; large earnings, commissions and drawings. Card Co., Suite 84, 21 East 14th St.

SALESMEN wanted to sell new line of calendars for advertising on a liberal commission basis. Apply between 9 A. M. and 2 P. M. C. S. Hammond & Co., 30 Church St., New York, N. Y.

SALESMEN to sell coal in Manhattan and Bronx Districts on commission basis; exclusive territories given to live wires. Apply Room 707, 25 Broadway. Mr. O'Brien.

SALESMAN, experienced, to sell notion and dry goods line, work inside and outside; will furnish good accounts; salary and commission. X 2031 Times Annex.

SALESMEN, LADIES' NECKWEAR and hosiery, commission basis, city and Middle West. Box 708, Realservice, 15 East 40th St.

SALESMAN can make big money selling territorial rights for Servo Drink Vending Machines; commission basis. Room 522, 9 Columbus Circle.

SALESMAN to sell indoor display, new electric sign; good proposition on commission basis; write, do not call. Shelton Electric Co., 16 East 42d St., New York.

SALESMAN, experienced, to sell notion and dry goods line, work inside and outside; will furnish good accounts; salary and commission. X 2031 Times Annex.

SALESMAN to sell good line of decorated lamp shades; one with big following of furniture and department stores in city; commission basis. W 6 Times.

SALESMEN, insurance men and men to learn the business, either full or part time; salary and commission. Room 1101, 277 Broadway.

SALESMAN—Juvenile novelties and wash suits; men with established trade only; snappy, popular-priced line; all territories; commission basis. J 509 Times.

SALESMAN of ability is required by coffee importers; drawing account. Call 9-1, Erpf & Co., 80 Wall.

SALESMAN—Adjustable steel window ventilator, commission. Room 504, 4th Chambers St., 8-10:30 A. M., or after 4 P. M.

SALESMEN, radio, sell vacuum tubes on commission; all territories open. Mr. Stevens, 25 West 43d, Room 909.

SALESMEN — Ribbons, to the cutting-up trade; must have following; drawing account; commission. S 587 Times.

MALE HELP WANTED.
Salesmen.

SALESMEN,
DOES A MONTHLY INCOME OF $1,000 AND UPWARD APPEAL TO YOU? IF SO, WE HAVE THE OPENING THAT WILL ENABLE YOU TO EARN IT.

WE DEAL EXCLUSIVELY WITH BANKERS AND ARE SELLING A HIGH-GRADE BUSINESS BUILDING CAMPAIGN ON COMMISSION BASIS.

IF YOU ARE AN EXPERIENCED SALESMAN WHO IS WILLING TO TRAVEL, PHONE
L. B. CRAVATH,
PENNSYLVANIA 5000.

SALESMEN
to sell houses and lots on attractive easy payment plan; weekly expense account and commission; permanent position and opportunities for advancement; if you are ambitious, this opening is worth investigating. Interviews daily between 1 and 5 P. M.

WM. E. HARMON & CO.,
2d Floor, Corn Exchange Bank Building, corner Myrtle Av. and Broadway, Brooklyn, N. Y.

SALESMAN—High-grade security salesman wanted; an old-established New York Stock Exchange firm has a position open for a live man of character to sell the better class of investors an unusual offering of common stock; plenty of bona fide leads and real cooperation to the right man; do not apply unless capable of earning $500 commission weekly, with a live proposition of high calibre; state briefly your age, experience and last connection, which will be treated confidentially. Address I. C. S., P. O. Box 672 City Hall Station, city.

SALESMAN,
experienced
in retail furniture store;
references required.
Call Tuesday.
Cohn Bros. Furniture Co.,
5th Av., 14th St.,
Brooklyn, N. Y.

SALESMEN—HOW HARD ARE YOU WILLING TO WORK FOR $5,000 A YEAR? LIVE MEN, WITHOUT INVESTING CAPITAL, CAN MAKE $5,000 PER YEAR REPRESENTING THE NATIONAL EUREKA CO. SPECIALTY DEPT. POWERFUL ASSISTANCE IN MODERN SELLING; NEW YORK CITY TERRITORY; STRICT; CARD SYSTEM FOR HANDLING CALLS; RENEWALS PROTECT YOUR FUTURE; COMMISSIONS; CAPITAL $30,000,000.
E. M. MILBURN,
SUITE 901, 25 WEST 43D ST.

SALESMAN, high class, with automobile, to call on the retail dry goods and women's specialty shop trade (excluding large downtown department stores) with one of the best-known lines of nationally-advertised house dresses and aprons on the market; commission basis; state age, experience and references in full in first letter. X 2038 Times Annex.

SALESMEN, LEATHER GOODS.
Well known house manufacturing ladies' belts have opening for salesman 1925 leather territory Middle West, New York State and Pennsylvania and South; have established trade; to men well acquainted with leather goods buyers we will talk business; correspondence held strictly confidential; drawing and commission. V 696 Times Downtown.

SALESMEN—Exceptional opportunity for a few men over 25 years of age to make permanent connections with our city membership sales force; intelligent, reliability and excellent appearance absolutely essential; references will be thoroughly investigated; commission. American Automobile Association, 501 5th Av.

SALESMEN—Two experienced salesmen to sell high-grade woolen blankets on instalment plan in near-by territory; references and clean record necessary; liberal weekly drawing account against commission; start work at once. Pilot Blanket Service, Inc., Room 702, 20 West 22d St. Call between 11 and 3.

SALESMEN
to interview executives for business information service organization; clean, dignified, high-class work, offering permanent and profitable connection; salary; liberal bonus arrangement, enabling producers to average $40 to $100 weekly. See Brooks, 1425 Tribune Building.

SALESMEN.
Large printing and lithographing corporation, reorganizing their sales force, want able salesmen to apply by letter, stating experience, average earnings for the last five years and last employment; unusual opportunity for real salesmen; commission and salary. W 837 Times Downtown.

SALESMEN of character, personality and tact, to interview prospective members for nationally known organization of high standing; attractive income on commission basis; comenial, permanent position is open to those meeting with above qualifications; references required. Mr. M. Fuini, Hotel Ansonia, 74th St. and Broadway.

SALESMEN—We have an immediate opening for three high-grade salesmen to sell the "TRUST ME" Alarm Box for the safe keeping of money and valuables in stores and homes; no competition; liberal commission; permanent position. See Mr. Bentley, 10 A. M. to 1 P. M., 6th floor, 129 Lafayette St.

SALESMEN, acquainted with hardware and auto supply trade; only live wires need apply; salary or commission. Mirrolike Polish Co., Queens Boulevard and Buckley St., Long Island City, eight minutes by subway from Grand Central Station. Telephone Hunterspoint 1451.

SALESMEN to work evenings; best suburban proposition on Long Island; something interesting to golfers; improved, moderately priced proper sale, write and visit homes; straight commission; live leads. Lenox Hills, 110 West 34th St., New York. Call 10 to 11 A. M. or 5 to 6 P. M.

SALESMAN, by interior woodwork concern, to call on architects and contractors, to sell interior woodwork specialty in the building line; must be able to make drawings; splendid opportunity for right party; state references, age, experience and salary expected. W 558 Times.

SALESMAN, shoe threads, large and reliable mill, specializing shoe threads, desires a salesman, acquainted with shoe manufacturers, one who has sold other accessories to shoe manufacturers will qualify; good opportunity to right party; commission and drawing. S 597 Times.

SALESMEN—N. Y. STATE CORPORATION DISTRIBUTING GOVERNMENT COMPILED INFORMATION HAS OPENINGS FOR MEN WITH SALES RECORDS; EARNINGS RANGE FROM $50 TO $400 WEEKLY; LIBERAL COMMISSIONS; EXPENSES. 40 WEST 32ND ST., 3D FLOOR.

SALESMAN—One who is thoroughly familiar with the cotton goods line; must have an extensive following among the big stores throughout the city or out of town; salary and commission. Write, giving full particulars, Pioneer Mills, 1 Fifth Av.

SALESMEN to sell Duro, the intensified spark plug, to garages and accessory dealers; nationally advertised, also advertised in local newspapers; commission and bonus. Write at once, Duro Co., 96 North 13th St., East Orange, N. J.

SALESMAN, to sash and doors and interior trim, to builders; must be able to read plans; good proposition to right man; state qualifications, commission and salary. W 1169 Times Harlem.

SALESMEN to represent a large manufacturer of burglar-proof alarm boxes; something new in the market; commission basis. American Burglar-Proof Box Co., 129 East 126th St., near Mott Av.

SALESMEN—We have a change-maker that is salable; specialty men call and see it; excellent opportunity; liberal commission restricted territory. 624 Fisk Building, Broadway and 57th St.

SALESMEN—Men for clothing demonstration work; neat appearance; clothing experience preferred; references required. Call The Hilton Company, Inc., 1,391 Broadway, New York.

SALESMEN—Manufacturers' degrees salesmen with executive ability to take charge of building accessories department; commission. W 11 Times.

SALESMAN, college man, age past 30, selling educational service to college men only; leads furnished; commission. All day Tuesday, Room 816, 1,472 Broadway.

SALESMEN calling on dress, cloak and suit trade to sell line of ladies' belts and leather novelties; drawing account. V 690 Times Downtown.

SALESMAN, thoroughly experienced notions, general merchandise, city and vicinity; only men with following considered; commission, drawing account. T 502 Times.

SALESMEN to sell high-grade hosiery direct to retailers; commission and bonus. Room 803, 152 West 42d St.

MALE HELP WANTED.
Salesmen.

SALESMAN—Young man for Christian firm to sell wedding apparatus; city trade and make occasional road trips; one having some knowledge of mechanics and chemistry preferred; address in own handwriting, giving references, experience and salary expected. S 598 Times.

TEN MEN WANTED TO LEARN THE AUTOMOBILE SALES BUSINESS.
Excellent opportunity in suburban territory open for men with lots of push and courage, which will guarantee fine commission. Apply to Mr. Hill, mornings before 12 or by appointment. Jocksite & Stack, Ford and Lincoln cars, 66 Broadway, Flushing, L. I.

YOUNG MEN, neat appearing and good address, as salesmen in lighting fixture and lamp showroom; $30 and commission. Apply by letter, stating age and experience. Department A, Modern Lighting Co., 2,128 Broadway.

A HOUSE established 20 years desires the services of two high-grade men to organize investment clubs; commission basis; only the highest type of man will be considered. W 881 Times Downtown.

MAN, over 25, advancement if qualified; Catholic publication; commission basis. 911 Potter Building, 38 Park Row, 8-9:30 A. M., 4 to 6 P. M.

ADVERTISING SOLICITORS, only those with past experience; commission basis. Apply Mr. Fischer, Room 510, 2 Stone St.

ENGLISHMAN, sell clothing, students; inside; knowledge tailoring preferred. Driver's 254 York St., New Haven.

Employment Agencies.

"NATIONAL"
EMPLOYMENT EXCHANGE,
80 Church St.,
Hudson Terminal Building,
New York City.
Established 1900.

TECHNICAL DEPARTMENT.

MASTER MECHANIC:
Opening of the most desirable character in organization and possibilities for experienced master mechanic familiar with maintenance of motors, generators, rolling mill machinery and heavy work in general. Will pay about $60 to $75 week, but does not represent opportunity if man can demonstrate worth more. T-1.

ENGINEER—Experienced in manufacturing organization practice; age about 28; unusual opportunity attached to this; $40 week. T-2.

DRAFTSMAN ON PRECISION INSTRUMENTS—$35 week. T-3.

TEACHERS—For good organizations; $18-$30 week. T-4.

BANKING AND BROKERAGE DEPARTMENT.

SENIOR FOREIGN BOND TRADER—Thoroughly exper.; $5,000 up. B-6.
NEW BUSINESS MEN (2)—Large N. Y. banking goods all-around bank man; $3,000-$5,000. B-1.
STENOGRAPHIC STENOGRAPHY—Financial exper.; thoroughly competent; $1,800-$2,000. B-2.
SENIOR CREDIT INVESTIGATOR—At least 4 yrs. credits in bank; $1,800-$1,900. B-3.
PAYING AND RECEIVING TELLER—Manage cage in small branch large N. Y. bank; $1,800. B-4.
TYPIST—Hours, 9 P. M. to 12; to be taught Moon-Hopkins machine; knowl. bookkeeping desirable; $100 month. B-5.

CLERICAL DEPARTMENT.

BOOKKEEPERS (3)—Dry goods, advertising, publishing; $25. C-1.
STENOGRAPHERS—Of the many positions open the following are the most urgent: Metals, oil, law, railroad; $25. C-2.
SALES CORRESPONDENTS (2)—College education preferred; sales or mail order exper.; $25. C-3.
INSURANCE PLACERS (2)—Brokerage exper.; $1,200. C-4.
CREDIT DEPT. CLERKS (2)—Large downtown "real" corp.; $100 month. C-5.
ASST. TO EMPLOYMENT MANAGER—Intelligence and pep more important than experience; not afraid of long hours; $25. C-6.
STOCK CLERK—Familiar with automobile parts; age 25 up; married preferred; $25. C-7.
SHIPPING CLERK—Automobile concern; aged 30 to 45; $25. C-8.
ASST. PURCH. AGENT—Should know materials for paper manufacture; $25. C-9.
NIGHT CLERK—12 P. M. to 8 A. M.; $22. C-10.

Call, 9-1. Seventh floor.

The "NATIONAL" is the LARGEST, 30 Church St.

HAMILTON
EMPLOYMENT SERVICE,
50 CHURCH STREET,
HUDSON TERMINAL BLDG.,
MAIN FLOOR.

SALES CORRES.—Export and import....$35
STENOGRAPHERS—We have several good openings for competent men, where there is plenty of chance for advancement, paying from ..... $25-$30
BKPR.—3 years' experience $23
BKPR.-TYPIST—Good opportunity $22
TYPISTS—(3), very good openings $22
BOARD BOYS—(2), N. Y. S. E. House... $20
OFFICE BOYS—(100), clean cut..... $10-$12
MANY OTHER OPENINGS.

EXECUTIVE SERVICE CORPORATION,
8 East 41st St., Vanderbilt 2175.
Wm. D. Camp, Pres.

CHAUFFEUR for small advertising truck, out of town; should live in near-by Jersey; $110 mo.
CLERKS (2) with several years' broker-age experience; $1,200 yr.
SALES REPRESENTATIVES, exports; $180, oughly experienced; attractive positions fine firm; $25-$30 wk.

THE PERSONNEL COMPANY,
9 Church St., bet. Cort. and Liberty Sts.
SALESMEN (5) 25-30, gen'l selling expr., advertised retail lines, start $35.
CLERKS, mail dept., $100; H. S. grads., 18-19, $75-$80; 2 yrs. H. S., $65; 19-20, $80.
STENOGRAPHIC—Hours, 9 A. M. to 12; to be taught Moon-Hopkins machine; knowl. bookkeeping desirable; $100 month. B-5.
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ADDING MACH. OPRS., 12-8 A. M., $25.
SECURITIES CLERK, trust dept., $1,350.
STOCK TRANSFER Clerks (3), $1,350-$1,500.
TYPISTS, 21-23, 35 words, $90; Jr., $65.
CONTINENTAL EMPLOYM'T EXCHANGE,
20 BROADWAY.
BANK TELLER, uptown bank $25
STENOGRAPHER, uptown bank $25
MONEY COUNTER, bank $25
RACK CLERKS, bank ..... night work, $25
ADDING MACH. Oprs., experienced $25
BOARD BOYS (3) $16
BUSINESS, stock brokerage exp $15
BANK MESSENGERS, 2 years ..... $12-$15

PERSONAL EXCHANGE, INC.
NO ADVANCE FEE. 123 LIBERTY ST.
Salesmen (2), stationery, $2,000.
Statistician; college grad., exper., $1,800.
Steno Clerk; back exper., A1 record, $1,500.
College Man; account, theory, start $1,500.
Underwood Biller, $20; stenographer, $20.
Clerks: Stock, Junior and shipping, $15-18.
Office Boys, Bank and mercantile, $10-14.

UNIVERSITY EMPLOYMENT BUREAU,
70 WALL STREET.
BOARD BOYS, card board, $18.
TRANSFER CLERK, $25.
CLERK, compensation, liability, general insurance, $75.
COLLEGE GRAD., theory accounting, $25-$30.

EARLY VOCATIONAL SERVICE.
47 W. 42d, Room 460.
LAWYERS, experienced title searchers, Ohio company; expenses to Ohio and good salary; no fee on this position.
SALES CORRESPONDENTS, experist; $150.
STENOGRAPHER, advertising; $100.
CLERKS, $18-$20.

HIRST OCCUPATIONAL EXCHANGE.
WALL ST. SPECIALISTS. 60 B'WAY.
Transfer clerk, brokerage, $35; cage men, several experienced, for cashiers work, commensurate salary; card board boys, uptown, $16-$16; register free.

STENOGRAPHERS, with ambition and ability, for city, Brooklyn and Staten Island positions; factory payroll man; other specials. Broadway Employment Service, 9 Church St.

STENOGRAPHERS $30, $25; bookkeeper-assistant, downtown, $25; shipping clerk (assistant), $16; packer, downtown position, $20; junior clerks, $15; no advance fee. Diehl Agency, 1 Beekman St.

HIGH-GRADE MEN
will always find positions available with the BRENTON COMPANY.
Room 870, 32 Floor, 50 Church St.
Cortlandt 2899. No registration charge.

THE VOCATIONAL BUREAU, 17 W. 42d.
STENOGRAPHER, Amer. born, speaks Spanish, for Venezuela, $200 mo.; passage, maintenance.
SALES CORRESPONDENT for L. I. Co., $33.
STENOGRAPHER, experienced, knowledge of filing and switchboard, $25; adding machine operator, downtown. Broad Employment Exchange, 25 Broad St.

BROWN EXCHANGE, 200 BROADWAY.
Position bank (trust dept.), stock transfer experience, age 25-30, salary open; clerk-typist, $16; boys, messengers.

COMPTOMETER OPERATOR, $100; typist, $85, 11:30 nights to 8, with breakfast; office boys, $15, Davidson (Arency), 74 B'way.

H. & E. EXCHANGE, 74 BROADWAY.
Clerks, Ledger Bookkeepers, $100-$110.
Clerks, $18-$18-$25; Boys, $12-$15.

Instruction.

HOW TO BECOME AN ACCOUNTANT.
JUNIOR IN SIX MONTHS.
SENIOR IN TWELVE MONTHS.

Conditions and general business developments point to an increased demand for junior and senior accountants within the next eight months, salaries ranging from $1,800 to $12,000 a year.

Our corps of certified public accountants—the best to be found in any institution in the country—has worked out a short-cut system which will qualify you for junior accountancy within a comparatively short time. This naturally leads quickly into senior accountancy as you progress in your knowledge of the subject.

Find out about this plan, which does not interfere at all with your present work. No obligation.

Call, phone or write.

LASALLE EXTENSION UNIVERSITY,
112 West 42d St., New York. Bryant 8020.
OPEN EVENINGS.

HOW CAN I FIND MYSELF?
To forge ahead you must enter the field you are best fitted for by natural abilities. An accurate analysis of your inborn talents, scientific charting of your rightful position, will start you on the straight road to success. Consult successful business analysts who have directed many forward looking men to their opportunities. Call, write or phone for full information. Booklet "Getting Measured for Greater Success" free.
MILLARD FARR AND ASSOCIATES,
Vocational Analysts and Counselors,
114 West 42d. Telephone Bryant 1292.

CHANGING JOBS AGAIN?
What will it be this time, just another job, or the work for which nature has specially fitted you? Don't simply "try again," but let our expert analysts advise you from a scientific study of your face the work you can do BEST. Booklet "K" free. Call, write or telephone Watkins 9795. Merton Institute, 96 5th Av. (at 15th St.)

AUTO AND ENGINEERING INSTITUTE, largest in the East, Bedford Branch Y. M. C. A.; day and evening classes; overhauling, driving, starting, lighting, ignition, battery, vulcanizing, welding, machine shop, housewiring, tile setting; scholarships for ex-service men; classes for ladies. 1,125 Bedford Av., Brooklyn. Lafayette 6000.

ACCOUNTANCY.
Are you interested in training for the C. P. A. degree or for an executive position as Controller, Treasurer or Office Manager? If so, investigate the professional courses of Pace Institute. Write for helpful booklet, "Making Good," and Bulletin 25. Pace & Pace, 30 Church St., New York.

HOTELS NEED TRAINED MEN—Nation-wide demand for high-salaried executives; past experience unnecessary; we train you by mail and put you in touch with big opportunities everywhere. Write at once for particulars. Lewis Hotel Training Schools, Desk 118, Washington, D. C.

EARN $35-$125 A WEEK—Learn motion picture, commercial and portrait photography; 6 months' course; free catalog. T. N. N. Inst. of Photography, 141 W. 36th, N. Y., or 805 State St. (opp. L. I. Term.), Brooklyn.

TRAFFIC MANAGEMENT course starts Oct. 2 at 7:15 P. M.; get booklet and pass to opening session. WEST SIDE Y. M. C. A., 302 West 57th St., N. Y. Phone Circle 2560.

ENGINEER teaches mathematics, drafting, surveying, building, civil engineering. Mondell, 50 East 42d.

AGENTS WANTED.

AGENTS wanted to cover every county in New York State on a most desirable safety device; sells itself to doctors, dentists, farmers, factories, banks, shops, individuals; this proposition is brand new and the exclusive rights will be given to those who qualify as to organization, salesmanship and integrity; liberal commission. Write, call or phone for full particulars. Superior Distributing Co., 10 East 23d St. Ashland 1967.

FOR SALE

Unscrupulous persons sometimes respond to advertisements. Readers are warned against entering into negotiations without full investigation.

STOVE AND BOILER REPAIRS.
Porcelain, enameled and black combination coal and gas ranges, steam and hot water heaters, laundry stoves; also repairs of all makes. STOVE REPAIR CORP., 228-230 Water St., cor. Beekman, N. Y. Branch, 184 Mulberry St., Newark, N. J.

UNIQUE FRENCH COLLECTION.
2,000 PHOTO PLATES.
Sizes 11x8¾, 13½x10½, 22¼x17¾.
This noted collection of Louvre, Luxembourg, Dutch and Spanish museums; reproductions on sale. Address F. Fischer, South Natick, Mass.

NEW Encyclopaedia Britannica, $75; player piano, $225. Mansion, Edison, Schley, Throgs Neck.

House Furnishings.

ASSOCIATED FURNITURE MANUFACTURERS' WAREHOUSE CO., 300, 302, 304 WEST 124TH ST., WEST OF 8TH AV.
YOU CAN'T MISS IT.
Furniture prices are increasing and we have been
ORDERED BY THE LEADING GRAND RAPIDS MANUFACTURERS TO ADVANCE OUR PRICES 20%.
Our present $325,000 stock of the finest furniture made will be sold before our prices are advanced one penny. Come now. A small deposit will hold your purchase FREE, without storage charges. EVERYTHING GUARANTEED BY ASSOCIATED MFRS. SALE STARTS MONDAY, 4 P. M.
3-piece Overstuffed Suite, Spring Cushions, in velour or tapestry; regular price $220; sale price $105.
75 OTHER SUITES ON DISPLAY, $40 TO $600.
10-piece Queen Anne Dining Room Set; 60-inch buffet, elegant serving table, elegant china cabinet, china closet, genuine leather or choice covering; regular price $325, sale price $189.
45 other sets on display, all periods and fin

BUSINESS OPPORTUNITIES

Rate 15 cents per word.

Bank and business references required under this classification. Unscrupulous persons sometimes respond to advertisements. Readers are warned against negotiations without full investigation.

CAPITAL TO INVEST.

AN exceptional opportunity is open to a desirable associate with capital (active or silent) to become identified with a reputable and successful coal and gas company; will interview sincere principals only. F 297 Times.

PRINTING EXECUTIVE, salesman and estimator will invest $3,000 with services in established profitable business. C 896 Times Downtown.

PARTY wanted to invest in foreign rights on excellent wheel; patent formerly allowed in United States. Utilities Specialties Company, Inc., 141 Railroad Av., Jersey City, N. J.

DON'T WORRY FOR MONEY.
We will turn your accounts receivable into cash for very little charge. Ginsburg-Mintz Corp., 44 East 23d.

ACTIVE partnership desired in textile mill, can handle selling end, will make investment; Box 625, 2501 World Tower Bldg.

CAPITAL supplied concerns; organized and financed; give details. D 701 Times Downtown.

CAPITAL WANTED.

EXCELLENT opportunity offered experienced business man with sales or executive ability by recognized substantial automobile organization; business established 10 years in splendid New York location; consists of extensive service department, parts and accessories, and contract for popular priced car; personnel composed of highest type Christian business men; investment of $12,000 required on equable basis. L 590 Times.

BIG PROFITS
can be made by operating our vending machines in your locality.
HANDLE YOUR OWN MONEY.
Capital required $1,000 or more; territorial rights guaranteed. Christo Mfg. Co., 5 Columbus Circle, Room 822.

OPPORTUNITY to obtain half interest in established Christian manufacturing concern; $7,500 necessary. 4th floor, 155 Waverley Place.

SUBSTANTIAL INTEREST in established plant; valuable patents; profitable, extensive field; $10,000-$20,000. C 850 Times Downtown.

MAN wanted to finance business; $10,000 to $25,000; manufacturing orders on hand. B 598 Times.

REQUIRE $300 to organize New York office of established company. J 540 Times.

BUSINESS CONNECTIONS.

YOUNG American, single, to become assistant manager Dutch branch, also covering Belgium, France; splendid opportunity for man of general business knowledge being able to furnish small cash security; references; write full particulars. W 852 Times Downtown.

UNIVERSITY MAN
of character and intelligence, thorough business experience, sails shortly for Europe and seeks to transact private business abroad for responsible private people; he pledges faithful service and unflinching loyalty. S 433 Times.

PROGRESSIVE sales organization with very good connections and offices on Broadway have opening for an article with merit. We are financially able to carry our own accounts. 1,674 Broadway, Room 303. Mr. Melvin.

EUROPE.
Young, capable business executive of high repute and integrity sailing early November, seeks to represent reliable firm abroad or to execute separate commission. S 432 Times.

WOULD like to connect with tourist agency as export House in office or as courier; have traveled Europe, China, Japan, and familiar with transportation; best references. L 33 Times.

AN IMPORTING HOUSE DESIRES TO PLACE LARGE STOCK OF IMPORTED FANCY GOODS, NOVELTIES, &c., IN RELIABLE STORE ON CONSIGNMENT. D 804 TIMES DOWNTOWN.

ESTABLISHED leather goods manufacturer wishes to combine with manufacturer in the line with inside experience or with partner with $5,000 to $10,000. C 889 Times Downtown.

REFINED business woman with good line to display to share hotel room with business woman; references exchanged. X 2038 Times Annex.

SALESMAN, leaving for Florida, desires connection with reliable concern; what is your proposition? For interview write M 856 Times.

FOR substantial business opportunities and connections of every character consult Supply & Demand, 1,823 Broadway, New York.

LET me show you how to sell the farmer's wife by mail. Rogers, 110 West 34th.

RESULTS! Not excuses. Call Schwaid Printing Service, 436 Broome St. Canal 4658.

MAIL order sales are year-round sales; let me develop them. Rogers, 110 West 34th.

FOR SALE.

GARAGE AND AUTO REPAIR SHOP.
Garage filled to capacity, with completely equipped repair shop, having orders on hand for steady business; also a going cab company for sale; place situated on West 50th St.; good will, lease and complete equipment can be bought at sacrifice price by quick buyer; rent for entire plant $330 per month; owner must leave town. S 427 Times.

FOR SALE—Up-to-date cloak and suit store, located in heart of Pitkin Av., Brooklyn; good opportunity for right party; reason account of illness. Write Box 669, 2501 World Tower Building.

SUITE of offices, west side, equipped with gymnasium, showers, electric cabinets, hydrotherapy; good lease; six years established; wonderful opportunity. Suite 1422, Gotham Bank Buildings 59th-Broadway.

FOR SALE—Two music schools, teaching class and private; stand any investigation; reason for selling, disagreement of partners. Box 16, 526 9th St., Brooklyn.

FOR SALE—First class drug store; best location in Newark, N. J.; or partner. Apply Economon, 21 New Chambers St., N. Y. C.

FOR SALE, cafeteria in financial district with a good growing business. For terms address V 690 Times Downtown.

DRUG store, N. J., good prescription business; rent $65; long lease; good income; genuine proposition. Sanders, 152 West 42d.

WELL established retail radio business for sale; good location on Broadway; centrally located. M 883 Times.

WITH WEST—For sale 7-room apartment; big income. Phone Schuyler 0640.

GARAGES, Bronx, direct from landlords, security only. Phillips Co., 47 West 42d.

BUSINESS LOANS.

LIBERAL LOANS
IN ANY AMOUNT
ON JEWELRY AND SILVERWARE.
LOANS MAY BE PAID OFF IN
WEEKLY OR MONTHLY PAYMENTS.
BERNSTEIN,
272 WEST 125TH ST.
32 YEARS SAME ADDRESS.

LOANS UP TO $5,000 for one year or less, weekly or monthly payment plan; no chattels, no pawns, no assignment of salary required. Character and earning power the basis of credit.
THE MORRIS PLAN COMPANY,
Main Office, 261 Broadway.
268 Grand St., 26 Court St., Brklyn.
261 E. 149th St., 1,669 Pitkin Av., Brklyn.
1 Union Square, 804 Manhattan Av., Brklyn.

MOST LIBERAL LOANS IN TOWN on Diamonds, Pearls, Jewelry, Furs, &c. LOWEST RATES OF INTEREST.
LAWRENCE'S
Licensed and Bonded.
118 3d Av., nr. 14 St. On this spot since 1880.

EMERGENCY FINANCING—Our clientele includes many successful and respected merchants; jewelry collateral only; large or small amounts; strictly legal rates. J. E. Lennon & Co. (Est. 1879), 318 8th Av., at 26th St. Telephone Watkins 6138.

CASH advanced to manufacturers and wholesalers on outstanding accounts; acceptances at lowest rates. Capital, 817 Times.

LIBERAL advances, trucks and automobiles in storage or in your possession; no red tape. Bryant 2305.

MONEY for smaller business men; second mortgages; automobiles. Peerless Trading Co., 220 Broadway.

MONEY LOANED on accounts receivable, second mortgages, warehouse receipts and automobiles. Samuel Markel, 305 Broadway.

LOANS in any amount on good collateral; liberal terms. V 901 Times Downtown.

BUSINESS SERVICE.

STOCK SELLING.
Stock selling campaigns planned and conducted by an expert; every detail handled quickly, economically and effectively; established reputation. William B. Thompson, 32 West 40d. Telephone Longacre 10201.

BUSINESS SERVICES.

ADVERTISING, WRITTEN, also booklets, sales letters, collection letters; special attention given small concerns; EXPERIENCE, J 240 Times.

MONEY Making, Masterly Letters, Booklets, Prospectuses, scientifically written. Consultation free. Wilson, 110 West 40th. Bryant 3551.

MY SALES LETTERS bring results because they are scientifically written. Durant, 161 Water St. John 9194.

Lost and Found

Rate 65 cents an agate line.
Advertisements for tomorrow received up to 10 P. M. today. Telephone Bryant 1000.

Lost.

BILL FOLDER, with $150, vicinity of Bryn Mawr Park to New York City downtown, Macy's or 9th Av. L; reward. Yonkers 4023 W.

BOX—Lost, small black and gilt oblong box filled with tobacco; left in yellow taxi taken at 33d St., Hudson tube, Monday at 11 A. M. Reward for return to Sarah, Inc., 38 West 57th St.

CANE—Left in taxi between Shubert Theatre and Hotel Bellectaire; initials "L. S. A." Finder will receive reward by returning to 62 East 86th.

PURSE, small black, containing $35 or $40, between 72d and 75th Sts., on Broadway, about 10 P. M.; working girl. Would finder please return to Miss M. R. Bowe, 773 Amsterdam Av. Reward $2.

PURSE—Small brown silk. De Kalb Av. Station B. R. T., Saturday evening. Reward. Please Phone J. Bulin, Cortlandt 1465.

SUITCASE—A liberal reward is offered for the return of black suitcase marked E. E. H., lost from car standing at 138 East 40th St., Saturday, between 6 and 7 o'clock. Emily E. Hepburn, Altnacraig, Ridgefield, Conn.

SUITCASE—Small black leather, left in taxi between East 48th St. and East 57th St.; name in gold letters on bag; liberal reward. Rose C. Huff, 124 West 42d.

WALLET, containing name, sum of money and personal cards, on Staten Island ferryboat Sunday; liberal reward. Room 804, 40 Rector St.

Jewelry.

BARPIN—Lost Oct. 1; blue enamel and gold, pearl in centre. Reward. M. Altmayer, 223 East 52d St.

BARPIN—Diamond, lost at Long Beach or 142d St. and Riverside Drive; big reward offered. Telephone Far Rockaway 1953.

BRACELET—Gold link, set with sapphires and diamonds, on 57th St., between 5th and Park Avs.; has sentimental value; reward. Return cashier, Hotel Plaza.

GOLD BRACELET, link design, neighborhood Columbia University. Reward. Miss J. Seymore, 144 East 22d St.

LOST—Filigree circle of diamonds, Sept. 28, on Lexington Av. subway; liberal reward. Room 505, 74 Broadway.

PIN, gold, key-shaped, set with diamonds, engraved on back with name of owner; reward. Call Murray Hill 1346. Seelye.

PIN—Coral, 8th Av. car, Columbus Circle, 59th St. crosstown car, down 5th Av., St. Thomas's Church. Return Hotel San Remo. Reward. Nellson.

PIN, attached to chain, Sept. 21, Times Square. J 455 Times.

PLAQUE out of dinner ring lost; diamond surrounded with small stones; reward. Phone Foster, Beekman 3677.

WATCH AND SEAL, Tiffany repeating; $100 will be paid for the return; lost Friday, Sept. 29, about 9:30 P. M., on 64th St., between Pennsylvania Station and 6th Av., to Evarts, Choate, Sherman & Leon, 60 Wall St., New York.

WRIST WATCH, lady's gold, gray ribbon, lost in Sea Grill restaurant; liberal reward if returned to Hotel Schuyler. E. H. L. Thompson.

Found.

BROOCH, gold, small, found on 6th Av. trolley; describe fully. P. O. Box 302, Rye, N. Y.

DIAMOND PIN—Found Westchester Beach Club. Owner may obtain same by sending description to Westchester Biltmore Beach Club.

Wearing Apparel.

COAT—Woman's brown cloth coat, left in taxi from Hotel Pennsylvania to Grand Central Station; REWARD. Communicate McBee Binder Co., 1,370 Broadway, New York City.

FUR—Russian sable, yellow taxi, on West 57th St., about 2 o'clock Saturday afternoon, Sept. 30; liberal reward. Finder please phone Plaza 8721.

FUR PIECE, stone marten, lost on Riverside Drive, between 96th and 101st, or Japanese Garden. Finder will kindly call Fitzroy 0481. Reward.

FUR—Black fox, between Flatbush and Grand Central, Saturday. Reward. Midwood 4851.

NECKPIECE—Brown fox, lost in taxicab between 66th and 11th St.; $10 reward. Phone Chelsea 3122.

Cats, Dogs and Birds.

PEKINGESE DOG—Brown; lost Saturday afternoon at Price's Lookout, near Sterlington, N. J.; reward $50. Telephone Mrs. J. P. Benkard, Tuxedo 114.

PUBLIC NOTICES.

MRS. B. HERSHKOVITZ SOLD HER SPECIALTY store, located at 2,212 7th Av., to Max Schwartz of 1,621 Av. A. Creditors with claims will call within five days.
MAX SCHWARTZ.

Ease supreme!

SURE, smooth, graceful motion of man or beast comes only with free, normal exercise.

GROUND GRIPPER Shoes give grace and freedom to the stride because they allow perfectly natural motion of every muscle and bone in the foot. To a degree found in no other shoe, GROUND GRIPPERS follow exactly the lines of the human foot.

Try them on, *keep* them on, and know the joyful feel of feet forever healthy—always young!

Ground Gripper SHOES FOR ALL THE FAMILY

29 West 46th Street
23 West 35th Street
36 John Street
210 Livingston Street
Brooklyn

ISSUES LETTERS FOR CROKER ESTATE

Surrogate Foley Appoints New York Trust Co. Temporary Administrator.

IRELAND CALLED REAL HOME

Richard Croker Jr. Denies Widow's Statement That He Testified Against Father.

Surrogate Foley appointed the New York Trust Company temporary administrator yesterday of the New York estate of Richard Croker, former Tammany chief, pending the contest of his will filed by his children in Florida. The application was made by Richard Croker Jr., who asked that he be named, while Mrs. Bula E. Croker, the widow, contended that since the New York property already was involved in litigation and was in the hands of the son, there was no necessity for an administrator. The widow suggested, however, that if an administrator was appointed a trust company be named.

The son stated in his petition that although the will was filed for probate in Florida his father's real domicile was in Ireland. Mr. Croker said in an affidavit filed by his attorney, Frederick R. Ryan:

"The statement is made that deponent, his sister Ethel and brother Howard, testified against their father in the Florida litigation, as well as in the trust action. Deponent desires to qualify this statement by stating that the testimony given was not against his father, but was for the purpose of protecting him, and to prevent any one from despoiling him of his estate."

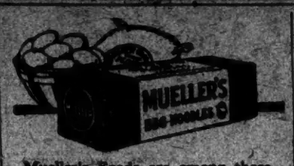
In an affidavit Mr. Ryan points out that beyond filing her husband's will in Florida, the widow had made no effort, since the children filed notice of the intention to contest, to take out letters of administration, either in Florida or in this city on the estate of her husband, and that from such information as Mr. Ryan and Mr. Croker have been able to gather Mrs. Bula Croker has no intention of returning to this country in the immediate future. This was set forth as one of the reasons for the prompt appointment of an administrator.

EX-MRS. CHAPLIN BANKRUPT

Mildred Harris Lists $30,000 Debts —Got Little After Divorce.

LOS ANGELES, Oct. 2.—Mildred Harris, motion picture actress and former wife of Charlie Chaplin, filed a petition in bankruptcy today in which liabilities are listed as $30,000 and assets $1,500 in wearing apparel claimed as exempt. Miss Harris executed the petition at Duluth, Minn., where she was filling a vaudeville engagement, and it was forwarded here for filing.

Two long illnesses and lack of employment for many months brought about her present financial condition, according to word received here from Miss Harris. She asserted that after settling with her lawyers she had only $6,500 left of the money which Chaplin gave her as a divorce settlement.



Mueller's Foods are among those super-quality products which, once introduced into the home, win and hold a high place in the family affections from generation to generation. For over half a century it has forged steadily onward, holding its old friends and every year making a multitude of new ones. In the pleasant task of spreading the knowledge of Mueller quality through extensive newspaper advertising, it is our privilege to be associated.

If you have a product of whose quality you are proud, we would welcome an opportunity to talk over its advertising with you. Write, call or telephone.

Charles C. Green
Advertising Agency Inc
11 West 37th St., New York
Phone—Fitzroy 1528-9

Announcement his Fall Opening Wednesday

Special Table d'Hote
Luncheon 11:30 to 2:30 Dinner 6 to 9
Restaurant open till 1 A. M.
MUSIC BY PARISIAN TRIO

CRITICAL NEW YORK finds its desire for something better—and different in restaurants—delightfully satisfied here.

When next you drop in for a box of Constantin's famous candy, make it at Luncheon, Tea or Dinner Time.

George Constantin
Caterer
564 Fifth Avenue
Between 45th and 46th Sts.
Special Banquet Rooms for Private Parties

Gibson's
42nd Season
Dinner Service Now Resumed
Six to Nine p. m.
30 East 42nd Street
Between Fifth and Madison
DOWNSTAIRS
Reservations for banquets and special parties now being made
Tel. Murray Hill 0512

FRENCH, SHRINER & URNER
MEN'S SHOES

THE BROGUE, roomy, sturdy and graceful as only a French, Shriner & Urner brogue can be. For outdoor and sport wear it has no superior.

Only One Quality—the Best

NEW YORK
153 Broadway 181 West 42d St.
1217 Broadway 1265 Broadway
365 Broadway 350 Madison Ave.
BROOKLYN
367 Fulton Street . 510 Fulton Street

Superiority Built in, Not Rubbed On

To American Bankers
From The Bank of America

Commercial Banking since 1812—Resources more than 100 million

Direct Foreign Banking since 1814—Correspondents in all principal cities of the world

Trust Department organized 1888—Acquired through consolidation with the Franklin Trust Company in 1920

Seven offices in the principal financial, wholesale, and retail districts of Manhattan and Brooklyn

HEARTY greetings to you on this your first official visit to New York in eighteen years. Cordially do we invite you while here to call and see us; and if we may contribute to the enjoyment and helpfulness of your visit you may feel assured of our best efforts to do so.

THE BANK OF AMERICA
ESTABLISHED 1812

International Acceptance Bank

INCORPORATED
Established April, 1921
31 Pine Street, New York

Statement of Condition as of September 15, 1922

RESOURCES		LIABILITIES	
Stockholders' Uncalled Liability	$5,000,000.00	Subscribed Capital and Surplus	$15,250,000.00
Cash on Hand and due from Banks	$ 4,323,131.72	Capital Paid In	$10,250,000.00
Acceptances of Other Banks	1,964,396.54	Undivided Profits	791,714.10
U. S. Government Securities	10,711,562.30	Due to Banks and Customers	11,358,063.79
Loans and Discounts	3,913,681.47	Acceptances Outstanding (less held in portfolio $65,666.92)	24,144,696.44
Other Bonds, Securities, etc.	3,597,605.19	Letters of Credit	5,569,696.21
Customers' Liability, Acceptances (less Anticipations $2,014,431.03)	22,110,470.18	Reserves	76,573.07
Customers' Liability under Letters of Credit	5,569,696.21		
Total	$52,190,743.61	Total	$52,190,743.61

INTERNATIONAL FINANCING COMMERCIAL CREDITS — FOREIGN EXCHANGE — FOREIGN SECURITIES BULLION

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PAUL M. WARBURG, Chairman of the Board

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THOS. H. WEST, Jr., Pres. R. I. Real Tr. Co., Providence

What's Arnheim's Low for the Fall?

Our low is always New York's low.

We are the only custom tailor who buys like a wholesaler instead of a "piece-mealer;" operates an establishment instead of a shop; and sells on a store's margin instead of an artist's commission.

For fall our suits and overcoats to order begin at $30.
—$30!

That is $5 to $15 under the low of reputable ready-mades; more than $15 under other custom tailors of standing. And it's our rock-bottom low since we run no end-of-season discount sale.

The fabrics at this price are 100% pure virgin wool. The cutting and fitting are by our best drapers.

This enables a man to let good taste select the fabric, good judgment set the quality, and good sense endorse the price.

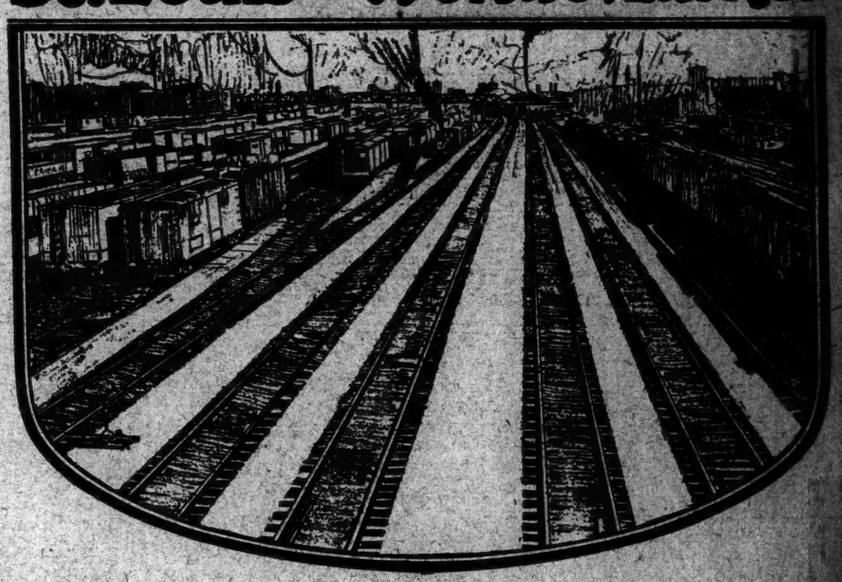
—Which disposes of his price vs. quality problem for this season.

$30

Fall style book and samples of woolens sent on request

Arnheim
CUSTOM TAILOR SINCE 1877
BROADWAY AT NINTH STREET

St. Louis—World Market



THE nation walks in St. Louis shoes. St. Louis not only is the world's largest shoe market, but has the largest individual shoe manufacturing plant in the world. When the country goes traveling, it uses St. Louis trunks and handbags. St. Louis is the largest trunk market in the United States.

St. Louis stoves heat the world. Its ranges cook the country's food. St. Louis is the world's leader in the manufacture and sale of stoves and ranges, and has the largest individual plant in the world making these necessities.

Your summer colds and winter ills are relieved by St. Louis drugs and chemicals. St. Louis has the largest drug house in the world, and is the largest drug and chemical market in the United States.

The world rides in St. Louis street cars. St. Louis has the largest street-car building plant in the world, and St. Louis street cars are used in all nations.

Automobiles throughout the world are equipped with St. Louis piston rings. St. Louis is the piston ring center of the universe. The world's sugar is produced with St. Louis sugar-mill machinery. St. Louis is the largest sugar-mill machinery market in the world.

With 26 railroads "to everywhere" from St. Louis, and a Government barge line on the Mississippi River to New Orleans, shippers in St. Louis are able to reach all markets—domestic and foreign—by rail or river at economical freight rates for almost straight-line delivery, because—

St. Louis manufacturers ship from the center—not the rim.

Our booklet "Industrial St. Louis" will interest you. A letter will bring it.

ST. LOUIS CHAMBER of COMMERCE
St. Louis U.S.A.